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When you need to get car insurance, the last thing that you want to do is spend a lot of time and effort to find a great insurance provider. If you are looking for every possible way to save money, here are some tips to help you in your penny pinching quest.

1. Take time to look around – Don't go with the first automobile insurance company you find. The rates for insurance can be very competitive, and when you take the time to shop around you will be rewarded with a lower rate.
2. Increase your deductible – If you have a higher deductible, your monthly rates will be lower. You don't always have to go through your insurance company especially for minor problems with an older vehicle or a fender bender with damage under \$1,000.
3. Take caution – If your car is old and not worth a lot of money, there's no reason that you have to carry the cost of collision insurance for your car. If you are in an accident, you won't get anything for your car, but when you consider the fact that you are spending less money on your car insurance, that can put things into perspective. After all, the money that you saved can be used to buy your new car later on.
4. Examine your car – Let your car insurance company know if your car has extra security features such as a car alarm or if you use winter tires, because it may mean that you will get a better rate. Safety features reduce the likelihood of your vehicle being stolen or vandalized, offering increased protection and assurance to both you and your insurance provider, which can lower your rates.
5. Combine your policies – If you go with an insurance company that offers several types of insurance, you may be able to get a lower rate. There are plenty of insurance companies that will give you a break on your costs if you get all your insurance through them. Insuring your home or apartment along with your car can save you money every year.
6. Think before you buy – No matter how much you may want that expensive car, think about all of the costs associated with it. Hefty insurance payments are often not the only extra costs you will incur. Consider vehicle maintenance, gas and insurance as part of one package. So reconsider that expensive car when you are out shopping.
7. Go to back to school – If you have taken a driver's education course, or plan on enrolling in one make sure that your car insurance company is aware of that. Make enquiries about which driving schools they recognize, in order to secure a decreased rate. It can help to save you a lot of money over time.
8. Past record – Protecting your good driving record is paramount to ensuring a good insurance rate. If you have had points taken from your driver's license in the past, receiving a lower rate is more challenging. Points on your license will regenerate over a 3-5 year period, so don't distress, but drive safely.

Automobile insurance can be something that is costly, but it doesn't have to be. If you do your homework and make sure that you know all your facts, you will find that you can get a good rate for your insurance. It just takes a little time to see what insurance company will be right for you.

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