

Car Insurance Basics - What To Know About Car Insurance Discounts

Cheapquotesautoinsurance.com (<https://cheapquotesautoinsurance.com/>) announces a new blog post, "What You Should Know About Car Insurance Discounts"

LOS ANGELES ([PRWEB](#)) January 08, 2020 -- Cheapquotesautoinsurance.com has launched a new blog post that presents some discounts that can help drivers pay better [car insurance rates](#).

For more info and free quotes, please visit <https://cheapquotesautoinsurance.com/what-you-should-know-about-car-insurance-discounts/>

Paying the monthly bill for car insurance can be a burden for drivers. Many of them are struggling to gather enough money to pay their monthly insurance bills. Luckily, car insurance doesn't have to be expensive. To make car insurance more affordable, car insurance companies are offering various types of discounts that can be earned by drivers after meeting the requirements.

The most important discounts offered by providers are the following:

- **Demographic and geographic-based discounts.** Factors like age, gender, marital status can significantly affect the price of car insurance. Young and senior drivers will pay more on their premiums than drivers who are between 30 and 60 years old. Married drivers are considered to be more responsible and will pay less on their premiums than drivers who are single or divorced. Policyholders who use their vehicles to commute to work on short distances can be eligible for a low-mileage discount. Drivers who live in areas with low car theft and vandalism rates will also pay cheaper premiums.
- **Safe driver discounts.** To obtain the no-claim bonus, drivers will have to make no claims and announce no accidents for a certain period. Usually, insurers will offer this bonus after 3-5 years. Usually, a bigger period of time means a higher discount.
- **Safety equipment discount.** Newer car models come equipped with various types of safety devices. Depending on what types of devices are installed on a vehicle, drivers can gain a safety devices discount. Also, policyholders can improve the safety rating of their vehicles by installing aftermarket safety and tracking devices. However, drivers should talk with their insurers first and check what devices are approved and how much money they can save by installing them.
- **Paying-in-full discount.** Insurers will save monthly administration costs if the policyholder chooses to pay for the whole policy at once. For this reason, the insurers are willing to give a discount to those drivers who chose to pay their policy once instead of having to pay it monthly.
- **Driver education discount.** Drivers who attend and graduate a defensive driving course will get a discount from their insurers. Besides obtaining a discount, drivers who attend a defensive driving course will improve their driving skills and will learn how to identify and avoid road obstacles. Also, the elderly are recommended to attend refresher courses in order to get better rates.

For additional info, money-saving tips and free car insurance quotes, visit <https://cheapquotesautoinsurance.com/>



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