

Car Insurance 2020 Tips - How To Lower Auto Insurance Cost

Compare-autoinsurance.org (<u>https://compare-autoinsurance.org/</u>) announces a new blog post, "Tips On Lowering Car Insurance Costs"

LOS ANGELES (<u>PRWEB</u>) January 10, 2020 -- Compare-autoinsurance.org has launched a new blog post that presents several tips for drivers that want to pay <u>cheaper car insurance</u>

For more info and free online car insurance quotes, visit <u>https://compare-autoinsurance.org/tips-on-lowering-car-insurance-costs/</u>

Car insurance is getting more expensive with each year that passes. In order to keep the car insurance costs under control, or even lower them, drivers can follow the next tips:

- Adjust the deductibles. Drivers can lower their premiums by agreeing to pay more money out of their pockets if they have to make a claim. Policyholders should be careful to have sufficient money available when a claim is made.

- Use ridesharing or public transportation, instead of using the personal vehicle. One important factor that insurance companies take into account when they determine an insurance premium is how much the car is driven. Drivers that have lower annual mileage, will pay less on their insurance policy.

- Check when it is recommended to drop full coverage. Buying collision and comprehensive coverage for newer vehicles it's recommended. However, when a car hits a certain age, keeping these two coverages might prove unnecessary. The value of a vehicle is constantly decreasing with each year that passes. Usually, when a car is 10 years or older, its market value has sufficiently decreased to make full coverage useless.

- Combine multiple insurance policies. Drivers can qualify for significant discounts if they combine homeowner insurance with car insurance at the same insurance company.

Enroll to usage-based insurance programs. Drivers should consider allowing a small telematics device to be installed in their vehicles. If a driver has good driving habits, he will be rewarded with consistent discounts.
Keep or improve the credit score. In many states, insurance companies are allowed to take the driver's credit score into consideration when they determine their insurance rates. Insurance companies claim they found a correlation between a driver's credit score and his number of claims. Drivers that have good credit scores are considered to make a small number of claims, and so they are rewarded with lower premiums.

- Ask for all the provided discounts. Policyholders should ask their insurance agents if they are eligible for additional discounts, like good driver discount, no-claim discount, loyalty discount, and many other types of discounts.

For additional info, money-saving tips and free car insurance quotes, visit https://compare-autoinsurance.org/

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