

## Qualifying for High Coverage Discount Auto Insurance

Do you need less expensive auto insurance? You can get considerable savings with discount auto insurance. Here are some discounts that will lower the cost of your insurance without cutting your coverage:

â€¢ Safe driver discounts. If you have had no accidents or moving violations in the last few years, you may be eligible for a safe driver discount. You may also get a discount for taking a defensive driving or accident prevention class. If you qualify for a safe driver discount, but another driver in your household does not, you may need to discuss the possibility of putting them on another policy. â€¢ Discounts for safety features. Many insurance companies will give you a significant discount if your car has automatic safety features like anti lock brakes, automatic seatbelts, airbags, and anti theft devices.

â€¢ Infrequent driving discounts. The less you drive, the less likely you are to have an accident. If you drive fairly infrequently, adding up to fewer than 5,000 or 7,000 miles per year, you may be eligible for a discount. You may also pay a higher premium for driving to work, so consider taking public transportation if the difference in the premiums is high enough.

â€¢ Discounts for bundling your insurance policies with a single lender. If you have another type of insurance, like homeowners insurance, getting your auto insurance at the same agency could get you a considerable discount. Taking out more than one auto insurance policy with the same agency can also get you a discount on your rates.

â€¢ Club discounts. Many clubs and other membership organizations arrange for a discount, often about 3%, with particular agents or agencies. Look through the membership information of all the organizations you belong to to discover whether they have arranged a discount. If they do not, consider joining AAA. Most agencies offer discount auto insurance for AAA members, and in addition to all the other benefits AAA offers, the annual fee may be less than the money you save at your insurance agency.

â€¢ Discounts for loyalty. If you stay with the same insurance agency for several years, you may be eligible for a long term policyholder discount. Buying discount auto insurance doesn't have to mean sacrificing much needed coverage for the sake of your wallet. You can knock well over 30% off your auto insurance premiums just by driving safely, owning a safe car, and bundling your insurance policies, and you can drive your premiums even lower by belonging to the right clubs and staying with your lender for a few years. As you get quotes for discount auto insurance, make certain the agent signs you up for all the discounts you are eligible for. You may be pleasantly surprised to see how low your premium can be.

## About the Author

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