

How to Obtain Discounts on Your Auto Insurance

Who among us does not want to obtain a discount on our auto insurance, getting the best possible coverage for the lowest possible premium. It is not so hard as you may think, provided you educate yourself ahead of time.

Discounts on your auto insurance premiums depend on the state you live in, the type of car you drive and the type of policy you carry. Be sure to confirm with your state insurance department that the company you are considering is registered to do business in your state. No discount auto insurance policy will do you any good if your company is not authorized to operate in your place of residence.

If you have an existing homeowners insurance policy you may be able to secure a discount auto insurance policy by bundling the two policies together. Do you have a life insurance policy with the same company, or multiple cars. Many insurance companies offer discounts on multiple car policies or on a combination auto and life insurance package. It could be worth the time it takes to look into this option.

You will earn a discount on your auto insurance if you have maintained a safe driving record without accidents or moving violations within a certain number of years before applying for your policy. Defensive driving classes also carry weight with insurers; some states grant you a discount on your auto insurance if you are over the age of 55 and have recently taken a defensive driving course. Certain safety devices will earn you discounts as well. These devices include airbags and factory installed motorized seat belts, anti lock brakes and anti theft devices.

There also are discount auto insurance policies that offer lower premiums depending on your demographic group. Senior drivers aged 65 or older may qualify for a break in personal injury protection coverage. Retired drivers aged 55 or older may qualify for [discount auto insurance](#) so long as they are not employed full time. Having a good student of driving age in the family is another source of savings. You could qualify if you are or have an unmarried student driver under the age of 25 who also carries a good grade point average. Parents can also obtain discount auto insurance if they have a child, under the age of 21, who attends a school at least 100 miles from home.

Last, but definitely not least, be very aware of your credit score. Insurance companies almost always use your score as a factor when deciding whether to issue you a policy.

About the Author

Topics related to affordable auto insurance, go to www.insurancetree.com/auto-insurance.

Source: <http://sportsmans-shop.com>