

## ◆ InsureIntelligence ◆

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## 10 WAYS TO SAVE ON AUTO INSURANCE

Someone said, “A budget is a device to help you keep a record of just how much you are outspending your income.” One of the areas that continues to frustrate every family is the cost of auto insurance. You can’t eat it; you can’t wear it; and if you use it, it only costs more!

How do you tame the auto insurance beast? Here is a checklist for you to use.

1. Take a Defensive Driving Course.
2. Insure all cars in one company.
3. Insure home and autos in one company.
4. Buy a “Safe Car” with a low insurance rate.
5. Use deductibles wisely.
6. Earn “loss free discounts”.
7. Visit with your Agent.
8. Eliminate collision on “older vehicles”.
9. Eliminate medical payments coverage

Most auto insurance is “sold” based on the lowest premium. Consumers rarely take time to consider all of the aspects of coverage, ease of doing business, and most importantly . . . “Is the coverage going to protect me properly at the time of a loss.”

To be certain that you will be properly protected at the time of a loss, a visit with your agent can be the “Best Insurance Protection” you can have. During the face-to-face visit use this checklist to guide you through the various credits. Your agent may even have additional credits available such as:

Anti-lock-brake discounts.

Air bag discounts

Car alarm discounts

Non-smoker discounts

Before you eliminate any coverage, such as collision, or medical payments, be certain that you fully understand how not having that coverage will impact you at the time of a claim. Be sure you are able to assume the financial loss and that it will not cause a major problem with the family budget.

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