

Simple Steps to Lower Your Premium

Receiving high car insurance bills in the mail each month can be very stressful. The average driver is paying thousands of dollars each year on outrageous car insurance rates. Here are some easy steps you can take to empower yourself as a buyer and lower your premium rates drastically.

Compare Car Insurance Rates Online

The internet has revolutionized the way we shop and save. One great way to lower your premium is to shop around online and find the best price for your situation. Each individual car insurance company offers different rates and packages. The trick is simply finding the right plan for your car, driving record, credit history, and budget. With so many car insurance companies to choose from, the Car Insurance Store makes it easy for its customers to compare rates and find the most affordable policy. You are just one click away from lowering your insurance premium and making the most of your policy.

Go Without the Perks

Many car insurance companies offer their clients heaps of extra services and perks along with their policy. Many of these extras are more of a luxury than a necessity and you may find extra costs on your monthly bills to go along with them. If you can do without the perks, just ask for the basics that will protect your car and that will cut down on unnecessary costs.

Increase Your Deductible

You have the option of increasing your deductible in order to lower your car insurance premium. This works best for cautious drivers that don't place themselves in high-risk situations. By increasing your deductible, you pay more out-of-pocket expenses before your claim kicks in if you have an accident. But, overall you stand to save huge amounts in premium costs.

Protect Your Vehicle from the Inside-Out

There are many ways you can increase your vehicle's safety and decrease your risk of vandalism, theft, and tragedy. Car insurance companies will award customers tremendously for safe behavior and practices. Car alarms and Lo-Jack systems will deter thieves from trying to steal your car because they don't want to risk getting caught by the police. Parking in safe garages instead of on the street protects your vehicle from car thieves and parking citations. Having factory installed airbags, anti-lock brakes, and good seatbelts will provide you and your family with the best protection and safety while on the road. Car insurance companies understand the value of security and offer lower premiums to those customers that will be a lower liability. When you protect your car, you in turn protect your rates.

Maintain Good Credit History

Your credit history serves as your CV and your reputation with car insurance agents. If a car insurance company notices you submit payments on time faithfully, they will welcome you as a customer and reward you with discounts accordingly.

Choose a Safe Neighborhood

Thinking of moving soon? Well, you may benefit from relocating in more ways than one. Choosing a safe neighborhood will work wonders on lowering your car insurance premium. Car insurance companies know that crime is reduced and safety is increased in neighborhoods with high standards. Keeping safety in mind, when selecting your new home, will be positively reflected in your car insurance rates.

With these simple steps and the Car Insurance Store, you will be on the road to great insurance rates and fantastic savings. Now, you can waltz from the mailbox with a smile on your face, knowing you have made sure you will be greeted with lower car insurance premiums each month.