

## How to Examine Your Free Car Insurance Quote

It pays to get a free car insurance quote but you have to make sure that you know what you're looking at before you buy. Whether you shop online or face to face with a representative, getting the best premium does not always mean you got the best price. If that seems a bit odd, it isn't. Many times companies and representatives use standard coverage when they quote auto insurance. Their standard coverage isn't necessarily the same as everyone else's. When you request a free car insurance quote, whether it's online or in person you need to be very specific about what you want the representative to quote. If you presently carry single limit liability coverage of \$300,000 and someone quotes split limit coverage of 50/100/20 you aren't comparing the same thing. **Split limit coverage**

Split limit coverage has three numbers. The numbers are in thousands. The first number is the maximum amount that they'll pay for each person injured in an accident. The second number, the 100 in this case, is the total amount they pay for bodily injury and the third number the 20 is the amount that the company pays for property damage that you caused to another. The single limit is the total that the company pays for property damage and bodily injury. If one person is injured and there's no property damage, which could happen if you hit a pedestrian, then they would have access to the full \$300,000. In split limit the maximum the company pays one injured party is only \$50,000 in this scenario. You easily see the difference. What if you have a split limit of 300/300/100 and someone tries to sell you a single limit of 300,000? The split limit is better because you have \$100,000 more insurance. It is just for property damage, but it doesn't come off the \$300,000 that you have for bodily injury. Make certain that the uninsured/underinsured motorist coverage is equal for all free car insurance quotes. You and your passengers receive this money if someone that doesn't have insurance hits you. The comp (comprehensive) and collision section is easier to compare. The deductibles must be the same for both sections or you aren't comparing the same thing. If you have a lower deductible on the policy you carry and someone quotes a lower price for insurance, but the deductible is higher, it may not be a bargain. The higher the deductible goes, the lower the cost of the insurance becomes. Your present company also lowers its price as the deductible increases, and they actually could be lower than the free car insurance quote you just received. **Extra coverages**

Check whether there extra coverages on your policy that aren't included in the free car insurance quote. Towing and car rental are two that appear frequently. These items cost premium dollars and if omitted, and of course bring the price lower. If a representative suggests you adjust your coverage and it sounds like a great idea, get a new quote from the competitors, including your own company. **The most important thing**

The most important thing when you get a free car insurance quote is to start soon enough so you can apply for coverage a month before your policy premium comes due. This gives the new company time to evaluate your driving record and make decisions on the real cost of the policy and whether they want you as their customer. If the rate increased after underwriting, you still have time to cancel the new policy without charge and keep your old one.

## About the Author

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