

## Inexpensive Car Insurance - Six Secrets

I learned a lesson about inexpensive car insurance when I was younger: Insurance agents lie. I would love to be able to say this is rare, but my experience tells me it is depressingly common. Apart from lying, they just won't tell you some things you need to know to save money. Car insurance was just a legal requirement as far as I was concerned. I didn't have valuable cars when I was young, and I had no assets to protect from lawsuits. All I wanted was the minimum legal coverage needed to be on the road. I always made this very clear to my insurance agents, using many rephrasings, like "Just what the law requires, and nothing more," just to be sure they understood. I assumed that this minimum was what my insurance company was giving me. Only after paying the premiums for many years did I learn that they had lied. I didn't have the most inexpensive car insurance policy, as they claimed. They gave me not the minimum coverage required by law, but their own "company minimum." I was pissed off. I went to other insurance companies and they tried to do the same thing, passing off their own normal liability policies as the state-mandated minimum requirements. Only when I pushed would they provide the policy that I wanted - as long as I signed more paperwork, acknowledging that I was "under-insured." That was fine. I had no assets to protect at the time (Having few assets means you're less of a target for a lawsuit). The bottom line is that by commission and omission, you will likely be lied to by insurance agents. I overpaid by hundreds of dollars over those years, because of one such lie. Now you know what to watch for if you just want a basic liability policy. Here are some other things you should know about getting inexpensive car insurance. **Secrets Of Inexpensive Car Insurance - Get several quotes, of course.** The important part here, though, is to be sure that each quote is for the same thing. Write down and compare the specific policy limits, deductible and a other parts of the policy. - **Review your policies annually.** Ask for a policy review and get new quotes every year or so. Suppose that speeding ticket you had is past the three year mark (or whatever the company guideline is). They will often "forget" to drop the rate, so you may need to remind them. - **Take the kids off your policy.** If your kids are at a college that's more than 100 miles away, you can have them taken off the insurance policy and save a lot of money. You can't let them drive the car when they come home to visit though. - **Raise your deductible.** You will always get more inexpensive car insurance with higher deductibles. Plan to pay the first \$1,000 of that accident if it happens someday. In the meantime, you may save far more in premiums over those years. - **Drop collision coverage.** Once the value of your car is below a certain amount (an amount you can afford to lose), drop the collision coverage. It doesn't make sense to pay out thousands over a few years to insure a car that is worth just a few thousand. - **Ask about special discounts you might be eligible for.** Non-smoker discounts, car/home policy discounts, and others are a possibility. Ask what discounts you may be eligible for in the future, too, and remind your agent when the time comes. - **Look at every part of the policy, and don't pay for things you don't need.** Ask about anything you don't fully understand. Asking a lot of questions and really understanding the policy is one of the surest ways to get inexpensive car insurance.

### About the Author

Steve Gillman has been hunting down obscure knowledge and useful secrets for years. Learn more, and get a free gift at: <http://www.TheSecretInformationSite.com>

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