

Tips for Saving on Car Insurance



1) Comparison Shop to Find the Best Rates

We know that shopping for auto insurance can be time consuming and stressful. Let us do the work for you! Being an independent agency, we represent many companies not just one. We compare coverage and rates to find you the best value. Best of all, you have a local agent to call when you have a claim, billing or policy change question. If you prefer, get an [INSTANT ONLINE QUOTE](#) within 3-5 minutes.

2) Look for Teen Driver Discounts

While online, discover what discounts may be available to your teen. Do this for your current carrier along with other providers. Common teen discounts include:

- Has taken a driver safety education course.
- Is a good student (usually must maintain at least a "B" average).
- Is a low-mileage driver.

3) Add Your Teen to Your Policy

See if it's cheaper to add your child to your policy, or to purchase a separate policy. In most cases, the first option is less expensive. That's especially true if your carrier permits you to assign your teen to the car that's least costly to insure. Then make sure your teen drives that car.

4) Choose a Car Wisely

If your teen will have his or her own car, be smart about the vehicle. Putting a teen behind the wheel of a flashy sports car is just asking for trouble with an auto insurance company.

Instead, opt for a car model with a strong safety record and the latest safety equipment. Even better if the car is a bit boring, like a four-door sedan with a little age. Such cars generally are less prone to theft or vandalism, which should lower auto insurance premiums.

5) Stress Safe Driving

Be sure your child understands that driving recklessly endangers lives and that breaking traffic rules or causing an accident could result in even higher premiums.

6) Increase Your Deductibles

Choosing a higher deductible carries some risk, as paying a deductible after an accident could outweigh any premium savings you might have accrued prior to that point. But, it's something to consider—and it will lower your premiums.

7) Find Car Insurance Discounts for Adult Drivers

Leverage all the potential savings that may be available as a policyholder, including discounts such as:

- Multiple-car
- Multiple-policy (such as auto and homeowners)
- Good driver
- Safe vehicle
- Safe driver class

Call our **Street Smart** Team today! 763-441-8405

