

Earning Discount Auto Insurance

Doesn't everybody want a discount auto insurance policy. Wanting the best possible insurance coverage for the least amount of money makes good financial sense for the family budget. Cost-conscious car owners rejoice: there are several ways out there for you to obtain discount auto insurance. When you research potential insurance carriers, make sure you confirm that they are licensed to do business where you live. Each state has its own unique insurance requirements, and you will be wasting your time investigating a company that has no standing in your state of residence. Once you have confirmed which of your potential carriers are authorized to do business where you live, you can continue with your research into the various auto insurance discounts.

You are virtually assured of receiving discounts on your auto insurance with a safe driving record. You will qualify for a discount auto insurance premium right from the start if you have had no moving violations or accidents within a predetermined number of months or years prior to application. Safety features such as factory-installed air bags, motorized seat belts, anti-theft systems and anti-lock brakes also go a long way toward lowering your premium. A defensive driving course in addition to these safety features will most certainly realize additional big savings on your premiums.

Another good way to earn a discount on your auto insurance is to bundle several insurance policies together under the umbrella of one carrier. Some multiple policy discounts may be as high as 10 percent. Your age may also have an effect on the amount of your premium. Frequently, seniors with good driving records will qualify for lower rates. At the opposite end of the age spectrum, you may also qualify for discount auto insurance if you have a young student with good grades sharing the policy. Certain additional discounts may apply if that student attends a school at least 100 miles from home.

In some cases the type of car you drive earns you a discount on auto insurance. Some states also allow [auto insurance](#) discounts for new cars, economy cars, utility and farm and ranch vehicles. Amounts and types of discounts are also determined by your state, so keep this in mind when researching the various carriers. However, you are sure to earn some form of discount auto insurance regardless of where you live, so long as you meet the requirements of your carrier. References [Car insurance](#) . [Auto insurance quotes](#) . [Auto insurance](#) . [Auto insurance](#) . [Car insurance](#) .

About the Author

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