

Published based on [Cheap car insurance for 18 year olds- How to cut the Costs](#)

# **Cheap car insurance for 18 year olds- How to cut the Costs**

Get ready to face a number of issues while buying cheap car insurance for 18 year olds. Since most providers consider teenagers to be high risk, you will need to do a lot of research before you get [cheap car insurance for 18 year olds](#).

A number of important factors result in high premiums that you would be expected to pay for an eighteen year old:

- There is a high percentage of young drivers who are involved in accidents. This results in the higher risks associated with young drivers.
- Teens are infamous for their reckless driving and lack of responsibility! Unfortunately, this becomes a huge factor when you are buying cheap car insurance for 18 year olds.
- An eighteen year old loves a fancy car and does not worry about its safety while driving. This results in cars that have fancy specifications. It compromises security, and results in higher premiums.

What are the ways to Ensure Cheap Car Insurance for 18 Year Olds?

There are a number of things you can do to cut down the costs associated with it.

- Lay Stress on your security- when you are about to get your 18 year old a car; stress more on the security factor. Sports cars require expert techniques, so they are not a good investment for your teenager. You are better off with a solid and comfortable car. The money you save can be put to good use by adding early warning systems, steer locks etc. Such safety gadgets bring down the cost of insurance.
- A clean record is really helpful - it always helps if your 18 year old has a good driving record. When you are out to shop for cheap car insurance for 18 year olds, everything matters! Remember, parking fines and reports of rash driving have an impact on the premiums that you have to pay. A clean record will help you get off with lower premiums.
- Cut down on the mileage- a reduction in the amount your teenager drives will result in better premiums. Insurance providers calculate it in this way-if you are driving less, you are less of a risk to them. Encourage your teenager to go for pool cars. Not only does this save you fuel, it will also help you get cheap car insurance for 18 year olds.
- Include him in your policy- cheap car insurance for 18 year olds is a real possibility once you include his name in your policy. You can even get attractive discounts when you opt for multiple cars under the same policy. It will also be more affordable than getting a single policy for your teenager.
- Enroll him for training- [cheap car insurance for 18 year olds](#) is far less difficult when your teenager is trained. Enrolling him for these courses will also help him in getting discounts on his policy.

Finding cheap car insurance for 18 year olds need not be the trying experience it is made out to be. Look around with our great tips and get that dream bargain!