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# **Are You Aware Of Possible Auto Insurance Discounts?**

Getting low cost auto insurance is possible. Here are the things that you need to take into consideration to get cheap insurance policy for yourself.

Shop around. Be sure to get numerous vehicle insurance prices from different insurance providers. It is calculated that the price difference between the most pricey and the least expensive vehicle insurance among insurers is \$500. The best thing to do to shop for quotes is by visiting comparison website so you will be able to make comparison of multiple websites easily and effectively.

Checking with vehicle insurance broker who represents several insurance providers can also give you cheaper deal that you cannot find somewhere else.

Cancel collision coverage if you are driving car that is more than 4 years old.

If there are anti-theft systems installed on your car check with your insurance provider if you could get discount for that.

If you do not drink or smoke, be sure to tell your insurance carrier for a possible discount on your vehicle insurance.

If you are buying more than one car insurance policy ask for a discount too from your insurance provider. In general, insurance firms give a discount for customers who are buying more than two policies or for loyal customers. Larger vehicles also tend to cost more, like [SUV insurance](#) would be more than a smaller economical vehicle.

You may want to increase your deductible to save on your vehicle insurance. But remember to determine your financial capability if you can pay for the part of your insurance claims. Increasing your deductibles twice can lower your vehicle [insurance rates](#) by as much as 10%.

Low mileage discount is attainable if you drive less. You can do this by commuting or by avoid operating your vehicle for work related purposes.

Park your vehicle in an area that is safe from thieves or vandalism activities. Whenever you take into consideration a place to park your auto always think about how secured that place is.

Lastly, take into consideration buying a car that is not that pricey. These kinds of vehicle are least to be stolen or vandalized so your vehicle insurance rates will be lower. Avoid buying SUVs and car with high horse power that have higher accident rates.

That's how easy you can obtain cheap car insurance. By just taking into consideration those things, I bet you can see a change on your insurance rates.