

Published based on [Always Ask Your Car Insurance Company If They Have Any Discounts](#)

Always Ask Your Car Insurance Company If They Have Any Discounts

Before you buy any "extras" for your car, have a conversation with your agent to see if this would change your auto insurance premiums. Your high end muffler may have cost you a fortune but if it is appraised at a low value, then you are at a net loss if your car gets stolen.

Remember that if you don't have collision insurance on your car, you will be responsible for replacing your car, should the accident be your fault. It could be harder to pay off a future bill than paying a lower premium.

Make sure that your auto insurance plan covers car rentals up front. If your plan doesn't cover rental cars, it is important to get supplementary insurance. A policy like this can cost an additional \$20 every day that your car is in the shop. If this is not part of your regular insurance policy, it can end up costing you around \$20 a day during the time your vehicle is being repaired.

Good insurance can save a lot of money in case of an accident. Choosing a reputable company and thorough coverage will leave you with only the cost of the deductible to deal with in such an occasion.

If you wish to reduce your premium, think about agreeing to a more substantial deductible. Having a high deductible is the best way to have high premiums. Remember that the deductible will be entirely your own responsibility if you find yourself in need of medical care. In order to protect yourself, it may be a smart move to set up an emergency stash of cash in case an accident does occur.

Learn your state law and regulations in regards to auto insurance. All states vary in the amount of minimum coverage they provide. Therefore, it is vital that you know what the requirements are before you buy a policy.

Talk to your agent if you're thinking of switching to another company with better rates. They'll often match the competitive offer to keep your business.

In order to keep premium costs down, do not swap vehicles between different members of the family. Making sure each car only has one driver will result in a better price for your insurance.

Consider raising your deductible to save money. It is risky because you will be responsible for paying this higher deductible in case of a claim. The higher your deductible, the more you will save on your premium.

There is one simple and somewhat surprising way for young men under 25 to see significant savings on their insurance: get married. Some people have stated they ended up saving as much as almost 40% on insurance premiums, just by getting married. Though you should never get married only for insurance savings, if you are already planning a wedding, this will be an extra bonus.

All of these strategies apply to a lot of people. Just apply these tips to your specific needs for insurance coverage. Using this article as a guide, you can get the insurance coverage you need at a price you can afford.

(To discover further information on free auto insurance rates at [our vehicle insurance quotes pages](#).)

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