

Published based on [What You Need To Know When Choosing Auto Insurance](#)

What You Need To Know When Choosing Auto Insurance

Keeping yourself from getting in accidents also keeps yourself from paying out extra money. You can obtain discounts for being a good driver. You will only get these discounts if you can manage to avoid accidents and tickets for an extended period of time. These discounts can save you a bundle and generally increase every year that you go without an accident. All of these techniques will keep your premiums as low as possible.

If you keep a clean driving record, it will reduce the cost of an auto insurance policy. Do your best to avoid any accidents or traffic violations, and you can be rewarded with good-driver discounts. Letting your driving record get sloppy costs money. Your insurance costs will be lower the more safely you drive.

If you are a member of certain professional organizations you are eligible for some discounts on your insurance premiums. AARP or some credit unions may make you eligible for auto insurance discounts.

You should contact the authorities as soon as possible if you become involved in an automobile accident. The police are best equipped to collect all the relevant information and will know what to do next. When you are working with your insurance provider to handle a claim, the police department can be a close ally. Phone the police as soon as possible.

Taking courses that teach defensive driving can save you loads of money on your car insurance. Not only will the course teach you to drive in a way that helps you avoid collisions, and filing costly claims associated with them, but most insurance companies also give you a discount on your premium just for taking the classes. Various local driving schools provide these types of courses. If you are short on time or there are no classes close to your are, you can try an online version of these courses.

Drivers with short commutes, or drivers who rarely drive at all, may qualify for low mileage discounts. Normally, you will have to stay under 7,500 miles in a calendar year to get a price break. You may also get a commuter discount if you use public transit.

Beware of car insurance quotes that seem too good to be true. It could be the bargain of the year, or it may not be adequate insurance for you at all. Basing your decision on the price alone is not a good idea. You must also learn about the insurer and analyze all facets of the insurance policy to make sure it's right for you.

Driving without any form of car insurance is illegal in most states. If you were to get into an accident, car insurance would be the only thing that would keep you from going into a possibly devastating financial situation. In this article we have provided some valuable tips which can help you to find the auto insurance plan that is best suited for you.

(Here's where you can find more detailed information on low cost auto insurance at [our vehicle insurance quotes pages](#).)

You can also find this article published on [What You Need To Know When Choosing Auto Insurance](#), and on the tag pages [auto insurance discounts](#), [auto insurance policy](#), [automobile accident](#), [car insurance](#), [costly claims](#), [costs money](#), [credit unions](#), [defensive driving](#), [driver discounts](#), [driving schools](#), [extra money](#), [insurance companies](#), [insurance costs](#), [insurance premiums](#), [insurance provider](#), [loads of money](#), [professional organizations](#), [traffic violations](#).