

THE SAVE ON CAR INSURANCE CHECKLIST



ASK FOR A DISCOUNT.

Insurers often give discounts if you join groups like AAA, serve in the military, are a student or senior citizen, work certain jobs (like nurse or teacher), or park indoors.

RAISE YOUR DEDUCTIBLE.

We recommend at least a \$1,000 deductible to get the lowest insurance rates.

DROP COVERAGE YOU DON'T NEED.

Ditch extra coverage, like GAP or premium insurance. You can even drop collision and comprehensive if you've paid off your car and have enough cash to replace it.

PAY YOUR PREMIUMS IN BULK.

Most insurers charge more if you pay for insurance monthly. Save up and pay six months or—even better—a whole year at a time to get a discount.

TRY A "SAFE DRIVING" APP.

Some insurance companies let you download apps to track your speed and other driving habits. If the app shows you're a safe driver, they'll lower your rates.

BUNDLE YOUR POLICIES.

Most insurers offer discounts if you buy multiple policies from them, so consider buying your auto and home (or renters) insurance from the same carrier.

SHOP AROUND.

Don't have time? Work with an independent agent! Unlike captive agents who work for one company, independent agents can compare quotes from lots of carriers to get you the best deal. [Meet the independent agents we recommend.](#)

GET ENOUGH COVERAGE.

Bare minimum insurance just isn't enough. You need at least \$500,000 in liability, plus enough collision and comprehensive to replace your car. Getting the right coverage may raise your rates at first—but a good insurance agent can help you find other discounts and savings so you get the right coverage *and* the best value.

