

7 Things To Do Before Purchasing Automobile Insurance

If you need to [purchase automobile insurance](#), or have a policy coming up for renewal, here are a few things you should keep in mind. In this article we want to give you seven things you should do before you actually spend your money.

1. First of all you need to determine how much coverage you actually need. Since over half of the cost of car insurance is to cover personal liability you have to pay attention to this area first. Personal liability includes coverage for you, your passengers, and third parties. The other percentage of your car insurance is to cover damage to your vehicle.
2. The Internet can be your friend and you should get several quotes to determine the best price and automobile insurance for your situation. The Internet makes it very quick to compare various companies and policies. Another area that you can use is your friends and relatives. Just making a few calls may give you some ideas on companies you should contact to get a better premium for yourself.
3. One way to lower your premium is to increase your deductible. Many people will do this just to get the lower payment every month.
4. Be sure to completely investigate all discounts that you may qualify for. If you're using an agent ask them what discounts are available for you. If you are shopping online answer all the questions and do not pass up any opportunity to get a better rate through discounts.
5. When you are choosing your premium determine whether you can afford to pay in advance or should take monthly payments. Insurance companies will offer you discounts to pay your premiums up front. If you can afford to do this it can be a cost savings to you as well as one less thing you have to pay or worry about every month.
6. Depending on how quick you need to get your auto insurance set up it is important to not feel rushed. Take the amount of time that you need to shop and get the best rate on the best policy you can. Understand that once you sign on the dotted line you are committed with that company for the length of the policy.
7. Once you have made a decision, and have actually made your purchase, be sure and cancel your old policy so that you are not paying for two at the same time.

These are seven things you should do before purchasing automobile insurance. Hopefully these tips will help you get the best policy for the best price.

Car Buyers Club recommends. [INSURANCE QUOTES HERE.....](#)