

How To Save Serious Money

There is a lot of information regarding car insurance, auto cheap insurance, online insurance quote, etc., so where do you start if you are looking for a new car insurance company ?

Well, that is a very good question, in fact just a brief check online, over 3 million people per month search for car insurance information, so clearly lots of inquires, questions, people seeking information for many reasons.

I wont be able to answer all these questions in this article, but can touch on how you can benefit when seeking car insurance for a few very different reasons, like saving a bundle of cash, making smart decisions, etc. I think you will be surprised, and certainly benefit from this information.

I am going to outline some interesting Car insurance perspectives, many do not even think about when searching for say, cheap insurance, which is the case many times. Who is going to cover me for the best or cheapest rate? That is ok for starters, but many variables to consider based on your own situation.

Car Insurance backend security : Lets take another view on car insurance. Car Insurance perspective by most is an agreement between you and an some big insurance company with a lot of money that will provide protection on your car after an accident, fire, theft, medical , and at the same time meet the minimum law requirements. I guess this would be classified as a backend view , a level of security, and required by law in most states.

Car Insurance Tool : Lets take another view at car insurance, as a front end tool for your protection. Now this may sound a bit turned around, and it is, that is why many just dont understand how you can use car insurance as a preventive tool, save a carload of cash, and make smart decisions.

Car Insurance Front end Leverage: Ok, so lets take another view of car insurance . If I was in the market for a new car, either new or used car, you will amazed why you should be checking these things 1st.

Say you are going to purchase a new SUV, and stay with the trend. This will save you a bundle of cash, go online , pull up Yahoo, search either online auto insurance quote, or auto cheap insurance, or even auto insurance company. Does not really matter, what you are doing is establishing an average base cost for a SUV insurance between say 3 major Car Insurance companies.

Car Insurance Online for Trucks: Now go back online, perform the same search, even same insurance companies for a common make truck, take the average and compare to your SUV . Well, sometimes this shocks people, I can buy a 4x4 and the insurance cost per year can be 40 to 60% less expensive than an SUV.

Well Insurance companies use many statistical means to arrive at these figures, such as more accidents in a SUV, than a 4x4 truck.

There are many variables, maybe there are 90% more SUVs than 4x4 trucks on the road . So, right there you discovered how to pick your new vehicle , that 4x4 is also a trend setter, so go save \$800 per year on car Insurance, not bad, front end preventive tool when buying. So how is that for smart shopping.

Used Car Insurance Benefits: I really like this approach. This gets way more information and front end protection for buyers, which should really surprise you.

When buying a second hand vehicle of any type, the risk, is certainly the unknown, history, maintenance , etc., but of course the price fits the budget, which is OK. Now here are some really interesting things to consider. First, lookup, auto check, online. Why, again, this is a great tool to help you checkout any second hand vehicle, just takes minutes, and save a headache plus another bundle of cash.

And here is why, you can get a vehicle history report, answering many concerns, and taking the guess work out, plus greatly reduce risk. Basically gives you a profile of the car. You can find out many things as follows: Odometer Roll back; Title Fraud; Paper Forgery; Branded as a Lemon since new; Salvage Title; Previously a rental car, or even a taxi, and much more. Now, who would ever want to be surprised and find these things out later after you purchased ?

Just a few pointers, you do not hear about odometer roll back much anymore because most are now digital, but where I live, outside the states, guess what, they know how to reset the digital odometers, and it is never recorded on the title paperwork.

If you are not familiar with Salvage Title, which is documented by law in the states, it means an accident where over approximately 50% of the vehicle was beyond repair, so buyer beware, there is more to this detail.

So, car Insurance can in fact be used as a guideline for preventive, front end leverage when purchasing either new or used vehicles, and can save you a lot of money right up front. Many really never understand this, so simply use these guidelines and go save a bundle of money, and be a smart shopper.

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About the Author

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