

## Title:

Eleven Money-Saving Auto Insurance Tips for Senior Drivers

## Word Count:

501

## Summary:

Like all drivers, senior citizens (or as I like to call them "seasoned citizens") want to get the best rates on their auto insurance policies. What they may not be aware of is that older drivers may present a higher risk than other drivers, usually leading to higher auto insurance rates.

## Keywords:

Car Insurance, Car, Insurance, Finance, Business

## Article Body:

Following a few simple tips and taking these measures will ensure that you are getting the lowest rates possible on your auto insurance policy.

1. Avoid more Accidents, Pay Close Attention at Intersections. Auto accidents involving seniors often occur at intersections. Make sure to look ahead if you plan to quickly change lanes after an intersection. Pay attention to protected left turn lanes with their own arrows, and always keep your tires pointed straight ahead when stopped, so that a rear-end accident doesn't push you into oncoming traffic.
2. Follow the flow of traffic, Drive at the at or near the speed limit. Driving too slowly can be just as dangerous as speeding, especially when entering or exiting interstates or freeways. It can also trigger dangerous "road rage" in less patient drivers. You don't have to be Mario Andretti, but keeping to the right and following the flow of traffic is the safest bet.
3. Many violations include failure to yield right-of-way, improper turning or incorrect lane changes, so keep current on the traffic laws relating to new traffic designs.
4. Sit high enough in your seat so that you can see at least 10 feet in front of your car, advises the National Highway Traffic Safety Administration. If your car seat does not adjust to allow this, add a cushion. This will make it easier to see pedestrians and bike riders, and reduce problems from oncoming headlight glare at night.

5. Do not wear sunglasses or tinted glasses when driving at night. For many older drivers, night vision is reduced, so safety dictates not driving at twilight or after dark.
6. Make sure you learn how to operate a New Car. Things like Anti-lock brakes, for example operate differently in slippery situations. If you have never driven a car with anti-lock brakes, sure to get training on proper use.
7. Senior drivers can refresh their skills and knowledge -- and get a discount on auto insurance in many states -- by taking a refresher driving course, such as the eight-hour "55 Alive" course offered by AARP. More than two-thirds of states mandate auto insurance policy discounts for such courses, and many insurance companies offer the discounts voluntarily.
8. Look for cars with rear-view mirrors that automatically dim and filter out headlight glare.
9. Air bag technology has become more advanced, with sensors that deploy air bags based on the weight of the occupant, reducing air-bag-related injuries. Some new cars also have side air bags in the seats or door frame that offer better protection.
10. Consider fit and comfort in your new car. Seat belts that comfortably fit over your shoulder and low on your lap will keep you safer. Automatic transmission, power steering and power brakes require less physical effort.
11. Last but definitely not least, Check to see which companies offer specific 'Senior Discounts' While shopping around for the best auto insurance rates is important, which insurance company you choose might depend on how they treat senior drivers. You'll get their best rates if you're healthy and drive a safe, modern vehicle.