

Title:

How Can I Get Cheap Auto Insurance In New York?

Word Count:

307

Summary:

In New York State there are several things you can do to ensure the best possible auto insurance rate. No one wants to pay more for insurance than they have to. Here are some tips:

First make sure the information is correct: Proper address, correct vehicle information, your name and age are correct, and the vehicle is properly classified.

Take a DMV approved auto accident prevention course. Your insurance company must apply a credit to your premiums for three years i...

Keywords:

Article Body:

In New York State there are several things you can do to ensure the best possible auto insurance rate. No one wants to pay more for insurance than they have to. Here are some tips:

First make sure the information is correct: Proper address, correct vehicle information, your name and age are correct, and the vehicle is properly classified.

Take a DMV approved auto accident prevention course. Your insurance company must apply a credit to your premiums for three years if you take and complete the course. Additionally, if you have points (violations) on your driver's license, this course will remove up four of them (hopefully you don't have more than that).

Automatic seatbelts and airbags will earn you a credit on your medical payments and no fault (not on the liability nor physical damage) coverages. A small credit, but a credit none the less.

Anti lock brakes is a biggie and earns a discount on most of your policy

coverages.

Daytime running lamps will earn a further discount on your liability, collision, no fault and medical payments coverages.

Join the Combat Auto Theft Program (CAT). This program allows police officers to stop vehicles with an official decal if it is driven during the prime vehicle theft hours between 1 and 5 am. Some companies will offer a discount for participating in CAT.

Earn a Careful Driver discount for drivers without an accident for a given period of time.

Multi-policy discount - if you have more than one policy with the same insurer, most insurance companies will offer a discount.

Senior Citizens and/or retirees may be offered a discount because they're generally on the road less often than younger drivers.

Increase your deductibles. Higher deductibles lower your premium

Drop physical damage coverage on old vehicles.

Chat with your insurance agent. They are a great resource for money saving tips