



Top 10 Ways to Save on Car Insurance | Bella's Brokers



Opt for Safety Features | You can qualify for a car insurance discount from many carriers if your vehicle is equipped with safety equipment designed to reduce the risk of injury or theft, such as anti-lock brakes, automatic seat belts, running lights or an alarm system.

Consider Car Insurance Costs When You Buy | When it comes to buying a new or used car, many people overlook insurance expense as part of the total cost of owning a vehicle. It's better to consider the cost of insurance before you buy.

Maintain Good Credit | Since your credit score can impact the amount of money you pay in auto insurance, be sure to maintain a good credit rating and check your credit report periodically to ensure the items in your history actually belong to you.

Compare Insurance Carriers | Auto insurance companies and rates vary widely, it helps to shop around when selecting an insurer. As a general rule, it's wise to obtain auto insurance quotes and information from at least three separate companies. We have you covered; this is what we can do with over 15 different carriers to make sure you're getting the right solution at the right price!

Drive Less, Save Money | The more you drive, the higher the likelihood of an accident or emergency. That's why many auto insurance companies offer low mileage discounts for people who drive less than the average number of miles per year, or for people who carpool on a regular basis.

Increase Your Deductible | Maybe you'll have to pay more out of pocket if you have an accident, but if you increase your deductible by just several hundred dollars, for example, you could save anywhere from 10 to 40 percent or more in collision and comprehensive coverage costs.

Ask About Other Discounts | There are a variety of additional car insurance savings you might be able to take advantage of, including discounts for teens who have good grades or who have taken an approved drivers' education course, for college-age drivers who go to school more than 100 miles away, for people who are over the age of 50/55 or those who are retired, or for people who belong to business groups, alumni groups or other professional associations.

Reduce Coverage on Older Cars | If your annual comprehensive/collision insurance premiums are more than 10 percent of the current value of your car, consider dropping the coverage.

Drive Safer, Save More | The better you are as a driver, the more money you save in coverage costs.

Use One Broker | Many insurance companies offer multi-policy discounts, such as buying a homeowner's policy and auto coverage from the same carrier. You might also be able to save money if you insure all of the vehicles in your household on one policy or if you insure all of your driving-age family members on the same plan. Be sure to do your homework though, since there's a chance you could save more money buying policies from multiple carriers.

How We Help | Bella's Brokers will do the work for you so you can have peace of mind knowing you're getting the best price, the best coverage, and the best customer service!

"We work for you to find the right solution at the right price."