

Published based on [Read Carefully Austin Auto Insurance Buyers: Insiders Guide To Getting The Best Low Cost Car Insurance In Austin, Texas.](#)

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A easy but focused strategy can be mammoth in achieving Low cost auto insurance for Austin auto insurance buyers. Here is a checklist of modest ideas with enormous savings for [Austin auto insurance](#).

- Combine indemnity Policies: Insuring two or more vehicles with the same insurance company can save you between 10 - 15% on your premiums. What's more, having Austin home insurance through the same company can decrease your premiums by another 10-15 percent.
- Increase Your Deductible: One rule of thumb is to carry the maximum deductible you can afford.
- By increasing your deductible from \$100 to \$1,000, you can save up to 25% on your [Austin car insurance](#) rates.
- Install Anti-Theft And Safety Devices: Installing a automobile recovery system such as Lo-Jack or Teletracer could save you up to 7-10% per year. There are other relatively low-cost anti-theft devices such as "The Club", which locks the steering wheel in place, as well as having your Car Identification Number (VIN) etched on each window.
- Clean Driving Record And Safety Courses: Even as traffic tickets and car accidents will your premiums, most indemnity companies offer discounts to drivers with spotless records. And, some indemnity companies will offer a discount if you attend a Driver Training School Program, and your employer might even pay the cost if you use a company car for your job.
- Decrease Coverage On Older Vehicles If you have an older vehicle worth between \$1,000 - \$2,000, you might be better off dropping the collision coverage. Check to see if your collision payment is more than the value of the car.
- Non-Smoker Or Early Retiree Discounts: Some companies provide discounts for Non-smokers and Early Retirees. Insurers deem smoking a dangerous driving activity.
- Park In A Garage: Every now and then the difference between getting auto insurance and going uninsured is where you keep your automobile at night. Most thefts do not involve a garaged car and this is reflected in premium discounts.
- Carpool With A Co-Worker: Most insurers surcharge premiums if the commute to work exceeds 3 miles. Carpooling with a co-worker may result in a discount for low-mileage use.
- Drive a Conservative automobile: Before buying a car you might want to find out how much your insurance will cost annually. Insurance companies deem certain autos easily damaged and pricey to restore, and other cars the target of thieves. The Highway Loss Data Institute analyzes the price to indemnity companies from theft, collision, and injury claims as they relate to vehicles. Four-door cars have a 93% less chance of having a claim connected to theft than their sibling two-door autos.

Factors you cannot easily vary that change your vehicle insurance rates:

- Your Age: Statistically, drivers under the age of 25 are at bigger risk of being in an crash than persons over age 25. Drivers between the ages of 50 and 65 generally have the safest records.
- Your Gender: Women are statistically safer drivers and have a better chance for [Low cost auto insurance](#).
- Your Marital Status: A wedded person will shell out a smaller amount than a single person with an identical driving record.

Factors you CAN alter that influence your automobile indemnity rates.

- Your Locality: Where you dwell and work makes a difference in your car insurance rates. People living in certain areas with modest or no traffic are likely to spend less on indemnity than individuals living in jam-packed cities or suburbs because areas with a lot of traffic be predisposed to see more accidents. A number of neighborhoods also have a higher rate of automobile thefts, which can result in a higher premium rates.
- Your Driving Violations: Having an collision or moving violations on your record (speeding tickets, DWI, reckless driving, etc.) put you at a higher chance for accidents and will likely mean a higher payment. Some indemnity companies will penalize you for your record for as many as five years from when the incident occurred. However, keep in mind, as your record improves, your payment will get lower.
- Your automobile Type: A cheap car will cost a smaller amount to insure than that status symbol SUV sitting on 24" rims.
- Your collision Claims: A driving record that is clean and free of accidents will hold fare better for you than lots of tickets and/or accidents.
- Your Credit History: Many insurance companies view having a poor, or even no credit history as suggestive of higher risk and thus, charge you a higher payment.
- Your Employment: Insurers have statistically found a connection between your profession and danger of filing claims. For instance, a newspaper delivery person is as a rule likely a higher risk than the personal investment banker sitting at their desk all day.

These factors when wisely combined can be your best method to accomplish low cost auto insurance for Austin car insurance buyers.