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Affordable Auto Insurance - How Your Car Affects Your Cost

Everyone wants to find ways to reduce their expense especially with the current economic situation. To reduce the cost of your auto insurance, you need to know certain things that can affect the rate you pay for your cover. Affordable auto insurance is very possible if you take these factors into consideration.

Many issues that we know affect the rates we pay include - driving history, claims history amongst others. It is easy not to factor in the impact of the type of car you have on your cost.

The first thing looked at before your rate is calculated is your car type. Your car insurance (depending on the type of policy you have) is supposed to either replace your car, repair your car or take care of liabilities arising from an accident. The cost of repairing or replacing your car is therefore a major issue. Your premium would be directly proportional to the cost of repairing or replacing your car.

It is one thing to get a fancy car knowing what extra you would have to pay on your car insurance cover and it is another thing to be unaware of this extra cost only to wonder why you pay so much when you see your premium.

Before buying a car, decide exactly what you need from the car. Be sure to find out what the insurance cost would be. Only after doing this should you go ahead to buy the car.

Some cars that are usually more expensive to insure are exotic cars, sports cars, vintage cars, luxury cars. Your regular sedan and family SUVs are usually cheaper to insure.

Does this mean people should not buy these cars?

Like I said earlier, the thing is to know what you getting into before getting committed. "Look before you leap". I would add "look and know before you leap".

If you have decided on the car you want to buy, you can then go ahead to try to find the most affordable car insurance coverage for it. To do this, simply compare free online car insurance quote. You can do this by getting free online car insurance quote from quotes comparison sites. They would provide you with quotes from several insurance companies and all you would have to do is fill a short online form after which you would start receiving these quotes.

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