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Car Insurance Singapore - An Affordable Options

[Car insurance Singapore](#) can be expensive but that doesn't necessarily mean that there is nothing you can do to reduce the cost of your premiums. If you are looking for more affordable car insurance Singapore, there are a number of different things that you can do if you want to see a reduction in your costs.

Your driving record is extremely important and this is something that you should focus on very closely at all times. Try not to make any claims. If you don't make any claims then you will qualify for a no claims bonus when your policy is renewed. Often this bonus can help you to achieve 50% or more in savings on your policy.

It is also important for you to focus on other benefits that you may achieve as a result of maintaining a good driving record. For example, if you don't get any points on your licence and you maintain this for three years then you may be able to achieve a certificate of merit discount. This discount will provide you with a further 5% off the final bill of your policy.

It is important that you consider your excess closely and that you put it to good use. The excess on your policy will have a direct impact upon the premium price - as your excess goes up, your premiums will go down. Some insurers will allow you to adjust the size of the excess, giving you the power to manipulate your premiums.

Any additional benefits that you don't need should be removed in order to save money as well. Some insurance providers will offer all sorts of different benefits as part of a package deal. Many of these, however, will not be relevant to your personal situation and therefore they should simply be removed if you want to save some money. Sit back and really think about what benefits may be important to you and only purchase those that you really want.

If you are a fairly experienced driver yourself, try to avoid naming an inexperienced and young driver on the policy as this is likely to increase the overall costs fairly significantly. Young drivers under the age of 26 all those who have less than three years experience will be charged much higher prices for their insurance.

To see if you can purchase a package deal. If there are any other types of policies that you need to purchase then it is a good idea for you to search around for a policy provider who will offer you all of them as part of the same deal. These multi-policy discounts will often help you to save a significant amount on all of your necessary insurance requirements.

Overall, these basic tips should certainly help you to see some savings on your policy. Do your research and take your time and you should come out the other end with some extra money in your pocket.

Working hard to compare multiple [Motor Insurance Singapore](#)? Submit a free quote request today! Go to <http://www.singaporecarinsurances.com/> now!