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Tips for buying cheap online car insurance and getting a free online car insurance quote by [Hiteshbhoi](#)

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Smart shoppers can save money, buy cheap car insurance and get a reliable free online car insurance quote. The secret is to prepare before you log on to fill out the application.

Here are some tips from an experienced insurance shopper for getting the best deal:

1. Know your own driving record.

Insurance companies want the safest drivers as customers and charge a higher premium to drivers who have poor records.

Surprisingly often, a driver's moving violation history has been recorded inaccurately by the courts or the state motor vehicle department.

Contact the DMV in your state. For a list, go to www.DMV-Department-of-Motor-Vehicles.com.

Make sure your record is accurate before a car insurance company checks it and decides to reject your application or assign you a higher than necessary premium.

2. Know your consumer credit report score.

If you have a less than stellar credit rating, you can expect to pay more for online car insurance -- but don't spend a penny more than necessary!

Many consumers never know about the inaccurate information that blemishes their credit reports and results in their paying higher insurance premiums. Don't guess -- get the facts.

For information on how to get a free credit report from each of the three major credit reporting agencies, go to www.annualcreditreport.com.

3. Know how much insurance you need.

Usually, personal liability and medical coverage are required, but the amounts can vary by state. Check with your state motor vehicle department to be sure.

The safest course is to buy the most insurance coverage you can afford. But if you're on a tight budget, you don't have to buy any more insurance than you're legally required to carry.

4. Beware the low-ball scam.

That's when a less-than-reputable company gives you an online car insurance quote that looks low but eventually isn't. You sign up, they collect your money, and a few months later demand a higher premium than originally quoted.

To avoid the low-ball scam, check with the industry companies, such as www.AMBest.com, that rate car insurance providers. Don't buy from any insurer whose rating is lower than B. The higher a insurer's rating, the less likely it is to go out of business owing to insolvency, and the more reputable it probably is.

5. Etch your VIN.

Some insurers give a 10 or 15 percent discount on cars that have the vehicle identification number (VIN) etched into the windows. VIN-etched cars have a 64 percent lower theft rate than non-etched cars. An etched car that is stolen has a better than 85 percent chance of recovery.

Law enforcement authorities recommend VIN etching as a proven, effective deterrent to theft. The process is easy and takes as little as 15 minutes to etch the average car. Purchasing VINetcher, the do-it-yourself VIN Etching Kit, includes the option to register in the National Vehicle Identification Program for increased protection.

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