

Tips for Getting the Best Insurance Quotes

General insurance tips:

1. Have your current insurance policy with you when requesting your insurance quotes.
2. Consider a higher insurance deductible.
3. Place all of your insurance policies with the same company to qualify for a multiple policy discount.

For car insurance quotes:

1. Make sure all vehicle discounts are applied (Anti-lock brakes, Alarm system, daytime running lights, vin-etching, etc.).
2. Take a defensive driving course.
3. Make very accurate about your mileage to and from work.
4. Ask about affinity discounts.

For homeowner's insurance quotes:

1. Make sure that your home is insured to its value
2. Make sure all home discounts are applied (Alarm, smoke alarms, fire extinguishers, dead bolt locks, etc.).
3. If your older home has been renovated, tell your agent.

For life insurance quotes:

1. Consider level premium term insurance.
2. If you are a smoker, quit for at least 13 months and request that your insurance company consider you for a nonsmoker insurance rate.

For health insurance quotes:

1. Consider a higher co-payment or deductible.
2. Join a group health insurance plan.

For long-term insurance quotes:

1. Consider a longer elimination (waiting) period.
2. Purchase coverage when you are young (premiums are lower).
3. Pick a daily benefit based on where you live.

<http://www.hometownquotes.com/tips-for-getting-the-best-insurance-quotes.html>

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