

# Auto Insurance Checklist

By Taylor Peterson

- ☐ Auto Insurance
  - ☐ Know what a car costs to insure.
  - ☐ Compare at least three insurance quotes before you buy a car.
  - ☐ Ask friends, relatives and co-workers for recommendations.
  - ☐ Check the financial health of insurance companies through independent rating companies.
  - ☐ Ask for a higher deductible.
  - ☐ Consider dropping collision and/or comprehensive coverage on older cars.
  - ☐ Go with an insurance package - buy your homeowners and auto coverage from the same insurer.
  - ☐ Check if you can get insurance through a group plan from your employer or business.
  - ☐ Ask for a discount if you drive less than the average number of miles/kilometers per year.
  - ☐ Keep track of your driving record.
  - ☐ Manage your credits and debts properly.
  - ☐ Inquire about safe driver discounts.
  - ☐ Buy a safer and cheaper car.
  - ☐ Get theft devices to lower your insurance costs.