



Five Ways to Save on Auto Insurance

Driving is a privilege offered in all states. When you set up residence in Florida, you have 30 days to acquire a driver's license. If you obtain employment in Florida or enroll your children in school, you have 20 days to register your vehicle. In order to obtain a registration certificate and tags you must have Florida Personal Injury Protection (PIP) and a certificate of ownership (title). In addition to PIP (Personal Injury Protection), PDL (Property Damage Liability), and BIL (Bodily Injury Liability) insurance coverage, Florida auto insurance companies will also offer optional coverages such as collision, comprehensive, and uninsured and underinsured motorists coverage. The insurance rate you are given is based on many factors including your driving record, your age, where you live, and the kind of car you drive. If your driver's license is in good status you will be eligible for better rates.

Here are some ways to save money on your auto insurance.

1. Make sure you get all the discounts you qualify for.
 - a. Multi-car – Two or more vehicles on same policy
 - b. Homeowner – Insured or spouse must own the house of residence; proof required
 - c. Paid in Full – Entire policy premium submitted at time of application
 - d. Advance quote discount – Applications in advance of policy effective date (time varies with company)
 - e. Vehicle discounts – Safety features on vehicle like anti-theft, anti-lock brakes, air bags
 - f. Residency discount – applies when named insured has lived in same residence for more than one year
 - g. Prior Insurance – Applicant has had continuous insurance for at least six months prior to purchasing new policy
 - h. EFT discount – Applies when payments are deducted electronically
 - i. Renewal discount – applies when insured policy has been in continuous force with the company for a certain period of time and is renewed for another term
 - j. Safe Driver discount – Available for policy holders without claims or traffic violations for at least three or five years depending on the company
 - k. Marriage discount – Applies when married couple reside in same household
 - l. Transfer discount – Proof of liability insurance for previous six months
 - m. Senior Driver Training discount – Provide proof of completion of accident prevention course
2. Maintain a clean and up-to-date driving record

3. Raise your deductible
4. Drive a “low profile” car equipped with money-saving safety features
5. Shop around for a good, low cost insurance provider

Should you find shopping for automobile insurance confusing, we are here to help guide you through the maze of insurance procurement. Our personalized attention will provide you with quotes from several insurers. Based on your specific needs, whether for a new car or to replace your existing policy, our friendly professional staff will help you select the policy just right for your budget. Cut your costs not your coverage with Dave Reed Insurance, *the Peace of Mind People*.