



# Auto Advice

## Understanding Insurance

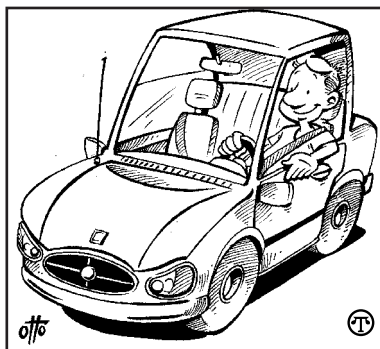
(NAPSA)—A few simple steps can go a surprisingly long way toward driving down the cost of your car insurance.

**1. Shop around:** You may be surprised to learn that auto insurance premiums for the exact same coverage on the same car can vary widely (by hundreds of dollars) between different insurers. A great place to start your search is Insurance.com, an affiliate of Fidelity Investments. It offers quotes from many of the nation's leading carriers. At [www.insurance.com](http://www.insurance.com), it's easy to get quotes from many of the nation's leading carriers in all 50 states and the District of Columbia.

**2. Increase your deductible:** Sometimes you can reduce your annual premium by ten percent or more if you increase your deductible from, say, \$250 to \$500. Just make sure you have the financial resources to handle the larger deductible if the time comes.

**3. Drive less:** If you drive less than a certain number of miles in a year (e.g., 7,500), you may qualify for a low-mileage discount. If your insurer offers this discount, try to limit your driving as much as possible. If you commute to work, use public transportation instead of driving. When you go on vacation, fly or take the train.

**4. Buy a low-profile car:** Cars are rated on a risk scale for auto insurance purposes. In general, sports cars and other high-performance, "flashy" vehicles are classified as higher risks because they are common targets



**Antitheft devices such as car alarms and tracking systems may also get you a discount on your insurance because they reduce the chances of your car being stolen or vandalized.**

for thieves and vandals and because, statistically, the people who own them tend to drive more recklessly. If you own such a vehicle, you will likely pay a higher premium than if you owned a station wagon, sedan, or other low-risk vehicle.

**5. Keep your car in a garage:** Cars parked in garages are less likely to be stolen, vandalized, or struck by other vehicles. Using a garage to store your car may entitle you to a slight premium reduction.

**6. Have safety devices installed:** You may receive discounts on your insurance if your car is equipped with one or more of the following options: anti-lock brakes, automatic seat belts, and airbags.

For more information, visit [www.insurance.com](http://www.insurance.com).