Cheap Auto Insurance Online for Your Teen by Hiteshbhoi

Article published on January 3rd 2012 | Auto

So, you have a teen that is at the driving age. Choosing the right auto, the right insurance and the factors that determine price, is the purpose of this article.

Choosing the right auto is very important to getting cheap insurance. That flashy, red, convertible sports car really looks great, but the insurance for it with a teen driver?... ouch!! Find out what your teen can live with other than this and do your insurance shopping with that model in mind.

Some of the factors that enter into price is:

1. Where do you live? In the city, a suburban area or in a rural setting? The rural area will be the lowest rate with the city being greater.

2. How many miles per year will the vehicle be driven and how many miles to work, school or college.

3. The model and age of the vehicle and it's safety record. Sometimes an anti-theft device will lower the rate.

4. The deductable amount and the coverage amount, these vary according to area and what the laws are in your state. The more out of pocket you can afford on the deductable the lower your rate will be.

5. Your teens grades at school is also a determining factor. The higher the grades the lower the rate. Makes sense right?

6. Did your teen take drivers ed? Also a factor.

Make sure that your teen knows the importance of a safe driving record, no tickets, no accidents. Over time, a teen with a safe driving record will have their insurance rates reduced. Instill a sense of responsibility in your teen for their freedom to drive.

Some insurance companies offer a policy for just the teen driver. This way they aren't added to the families policy. This can be a lower rate. There may be some restrictions, such as no driving after dark or others.

Use your favorite search engines to find insurance companies that have the lowest rates for these factors. By shopping online you have a lot of companies to choose from, and it is quicker than the yellow pages.

Keep all of these things in mind when shopping. Insurance rates vary widely, so take your time when doing your research. Another way to search for a good insurance company is to ask around at garages and body shops. Those guys deal with insurance companies every day.

I hope that these factors will help you in finding that company that will give you a good policy at the lowest possible price.

Article Source:
http://www.articleside.com/auto-articles/cheap-auto-insurance-online-for-your-teen.htm - Article Side

Hiteshbhoi - About Author:
a 2012 Chevrolet Suburban HoustonChevrolet dealers of New cars, SUVs, minivans and trucks, certified pre owned vehicles, second hand cars in Houston.a Website Designers Houston We offer affordable website designing, Search Engine
Optimization (SEO) services, ecommerce web design and development.

Article Keywords:
Cheap Auto Insurance Online For Your Teen

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!