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Online Car Insurance Quote – “There is Always Room for Negotiation” [David Johnston](#)

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Finding the best insurance policy for your automobile at the lowest cost may sound very easy. After all, one just has to log on to the internet, make use of the various online facilities and services and find the right policy. Right? Not necessarily. Even those who make use of online resources to find the best policy on a regular basis end committing many basic mistakes.

Make sure you never presume the online car insurance quote to be the final figure payable on your insurance policy. Surprised? You may have paid the exact amount specified in the quote more than once. Why then should you not consider it as the final figure? Well, there is always scope for increase or decrease in the premium after you finalize the quote. If you have any doubts, just go through the terms and conditions of the website offering the quote.

The service provider will always indicate that these estimates are general figures and that the actual figure will be a product of negotiation. Are you required to list the condition of your vehicle when applying for the estimate? Well, the insurance company may require you to upload a photograph of your vehicle before finalization of the policy.

A damaged vehicle may result in an increase in the estimate. It is better to play it safe and presume the estimate to be tentative until it is finalized. It is a fundamental rule of automobile insurance that premium and deductible are inversely related to each other. If you are short of cash, you should consider the option of changing the deductible to reduce the premium.

Increasing the deductible by a hundred dollars may not make a huge dent to your finances. However, it can help you save a lot of money when required to pay the premium. You may end up paying the same deductible because of the risks involved in committing to a high amount to be paid before filing the claim on the policy. However, not to tinker with the deductible and not to understand its relationship with the estimate will be a big mistake.

Since changing the deductible when checking out an online car insurance quote is not a difficult task, there is no reason for you to ignore this aspect. You may end up finding an insurance company that offers a higher discount on an increase in the deductible. That may help you find a cheaper policy.

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