Insurance Navy Brokers Offer Guide on How to Buy Car Insurance

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Insurance Navy Brokers, an insurance company based in Chicago, IL, has recently published a blog post that offers a guide on how to get car insurance for the first time. One of the important steps to take after buying a new car is to shop around for auto insurance. Car insurance can be purchased directly from an insurance provider, or the car dealership may direct their customers to approved insurance providers that they have been working with. However, in some instances, the dealer-approved insurance may not be the proper coverage or economical for a particular driver.

Agnes Zabawa, a spokesperson for the insurance company, says, ?Always base your desired auto coverage on how often you drive, vehicle value, and how much you would be able to pay in the event of an accident rather than your budget. Go to various insurance providers and receive multiple cheap car insurance quotes, then compare them. We recommend the three ?Cs? when shopping for the best car insurance, which are: craft, compare, and commit.?

The first C is to craft a car insurance policy that is economical for the driver but with all of the protection needed. The second C is to compare various quotes from several insurance providers, both local and

national. The third C is to commit to a particular purchase once the insurance provider with the most suitable insurance policy has been found.

According to the Insurance Navy Brokers article, there are various types of auto insurance coverage to consider. These include: liability insurance coverage; personal injury protection; uninsured and underinsured motorist insurance coverage; collision insurance coverage; comprehensive insurance coverage; gap insurance; roadside assistance insurance; and new car replacement coverage.

It is important to note that new drivers or anyone who may be buying car insurance for the first time will likely be getting higher estimates and pay higher premiums compared to what the average policyholder would. The primary reason is that they are new drivers or anyone who has recently received their driver?s license. Insurance companies base the premium they charge on the risk the driver poses on the road and base this on the driving history of the individual. For new drivers, there is no driving history to consider, which means they assume the risk is high. This is unavoidable but once the driver has been able to establish a history of safe driving and maintaining their car insurance policies, their premiums will go down. Therefore, the best that new drivers can do is look for an auto insurance provider that offers the most economical and best first-time policy for them.

The information that new drivers need to provide for auto insurance include: driver?s license; birthdate; address; occupation; marital status; education level; driving history (which can be obtained from the state?s DMV); insurance history (won?t apply to new drivers with no such history); vehicle information (like make and model); vehicle identification number; date of purchase or bill of sale; and registration with driver or owner?s name.

And there are several routes for buying auto insurance for a new driver. These include: direct from a car insurance provider; from ?captive? car insurance providers; from an independent insurance agent; and from specialty insurance companies.

Founded in 2005, Insurance Navy Brokers provides non-standard car insurance in more than 30 storefronts, online, and a call center in Illinois, Wisconsin, Indiana, California, and Texas. Aside from auto insurance, they also offer other financial products and services, such as homeowners insurance, roadside assistance, and renters insurance. The non-standard auto insurance they provide offers drivers liability coverage that complies with their state?s minimum limits. They specialize in SR22 insurance, which provides a certificate of financial responsibility for high-risk drivers. They have partnered with Direct Auto Insurance, Progressive Corporation, Next Insurance, and The Hartford, and they help their customers connect with trusted companies to offer them the best and most cost-effective insurance policy.

Those who are interested in learning more about how to buy car insurance can check out the Insurance Navy Brokers website or contact them through the telephone or by email.

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Insurance Navy Brokers

Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online (www.insurancenavy.com) in Illinois, Indiana, Wisconsin, Texas, and California.

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