Affordable car insurance checklist

Before you cut coverage

- Keep liability limits you could live with after a serious accident.
- Price a higher deductible only if you could pay it tomorrow.
- Drop collision only on a car you could afford to replace.

Ways to lower the price

- Ask about discounts: multi-car, home or renters bundle, paid in full, automatic payments, good student, safe driving programs.
- Compare paid in full and monthly totals.
- Avoid a lapse; set reminders before the renewal date.
- Quote the vehicle before you buy it.
- Review who is listed and which car each person drives most.

Information to have ready

- Driver's license numbers for every driver
- VINs or year, make and model
- Current declarations page
- Dates of accidents and tickets in the last five years

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