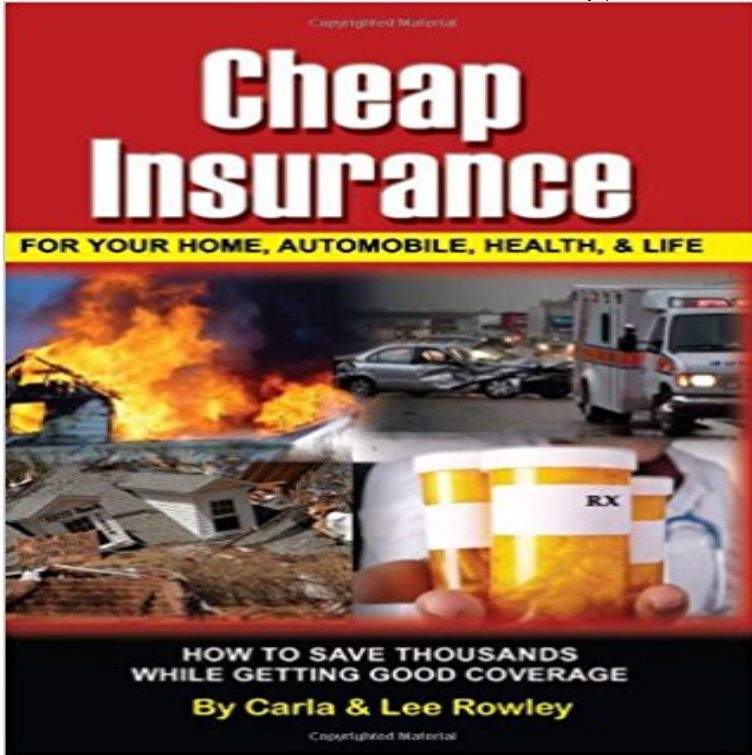


# Cheap Insurance for Your Home, Automobile, Health, & Life: How to Save Thousands While Getting Good Coverage



Insurance takes a huge bite out of the average Americans monthly budget, and as stated above, many Americans simply forgo insurance because they consider it out of reach. Shopping for insurance requires more effort than many people want to devote to it. They simply grab the first price they come across or accept routine rate increases when it is important to compare not only the price but also coverage and exclusions among carriers. In this easy to read and comprehensive new book you will learn hundreds of ways to secure and or reduce your health, automobile, life, and home insurance costs. If you do not have or cannot afford insurance, we will show you how to get it at a price you can afford. The Internet and technology have opened up a great new way to search for low cost insurance services; we will give you the Web sites, tell you what to look for and to look out for. There is a great deal you can do right now to cut insurance costs. For example, did you know that installing a theft tracking device in your car can save you up to 35% on your auto insurance and that your credit history can dramatically affect your auto insurance premium. Recent studies have shown that more than 90% of insurers use credit information to create an insurance risk score, which they then use as a factor to determine your insurance rate. Add a simple home security system to monitor your home, and your insurance rates may be discounted up to 30%, depending upon where you live. Your insurance could end up costing

you more if you choose to make monthly payments rather than pay the entire premium annually. Notify your agent if you retire, your children go to school, or you start working from home (when you're not traveling as much your rates will go down). Have you stopped smoking? Lost weight? Started exercising? All of these efforts can have a dramatic effect on your insurance rates. Insurance topics covered in this book are How Insurance Works, Insurance Company Rating, National and Local Firms, Auto, Health, and Disability Insurance, along with work sheets and forms to assist you in your search for the best coverage at the lowest price. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design

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