

## 7 ways to save on your car insurance

Want to make sure you're saving all you can on your auto insurance? Here are a few simple tips to help reduce your auto insurance premium and still get the coverage you need.

### 1. Review your coverage regularly

Life changes quickly and that means your coverage needs may change too. Take a moment to review your policy before it renews each year to identify areas where you may be able to save.

Do you drive an older car that's fully paid off, for example? Then you may want to consider removing both your collision and comprehensive coverage to help reduce your premium. Just keep in mind that, if you are involved in an at-fault accident or your car is stolen or vandalized, you'll need to pay for the repairs if you decide to go that route.

### 2. Drive carefully

Driving safely is key to keeping your car insurance costs as low as possible. Why? Drivers with a clean driving record often pay less than drivers with multiple infractions or accidents.

### 3. Track your safe driving habits

Voluntary usage-based programs like [Ajusto](#)® enable you to track your driving habits and behaviours via an app on your smartphone. They use things like your speed, your acceleration and braking, and the time of day and distance you travel to assign you a more personalized insurance premium – so, if you're a safe driver with a short or predictable commute, you could save on your insurance.

### 4. Insure all your vehicles with the same company

If you (or you and your common-law partner) own more than one vehicle, insuring them together may get you access to a [multi-vehicle discount](#). Typically, the more cars you insure, the more money you'll save.

### 5. Bundle your home and auto insurance

[Combining your home and auto insurance](#) can also help you reduce your premiums, so – regardless of whether you own your home or you're renting – consider bundling your policies with the same company to access a multi-line discount.

### 6. Increase your deductibles

In some cases, raising your [deductible](#) amounts can help reduce the total cost of your policy. But remember you'll only want to go this route if you can comfortably afford to pay a larger sum upfront if you ever need to file a claim.

### 7. Take advantage of group insurance rates

If your employer, professional organization, union or alumni group offers access to group home and auto rates, be sure to take advantage. This can be a simple and easy way to save because group insurance policies may offer lower base rates than individual insurance options (think of it like a bulk discount). Just keep in mind that your premium is still tailored to your individual risk profile, so the total cost of your policy will vary.

Want to see if you're eligible for group home and auto insurance with The Personal? [Search for your organization](#) to find out.

Insurance is key to protecting you against the unexpected, but no one wants to pay more than they need to, so be sure to use these simple tips to make sure you're getting the right coverage at the right price. If you're insured with The Personal and would like to make changes to your policy or discuss your coverage in more detail, log in to your [Online Services](#) account or give us a call at [1-888-476-8737](tel:1-888-476-8737). We're always here to help.

To find out more, call 1-888-476-8737.

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