

Car Insurance Riverside CA

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“Auto Insurance Tips from Target Up Insurance”

Before you commit to buying car insurance in Riverside CA, be sure to do your research. **Target Up Insurance** specializes in car insurance in Riverside and Corona California. We know all the inside **secrets** to help get the protection you need at the most affordable price guaranteed!

“Frequently Asked Car Insurance Questions”

- How much car insurance do I need?
- How much care insurance does California require?
- How can I compare car insurance quotes online?
- How do car insurance companies assess my risk?

- What can I do to lower my care insurance premium?
- How do I find the best auto insurance for my family?
- How do I find the most affordable car insurance for me?

Car insurance isn't that easy to understand. We realize that most clients just want the **best deal** and the most accurate car insurance quote.

If you want the best deal on auto insurance, then it's 100% better to call your local insurance agent! Local agents will bend over backwards to make sure you get all the **available discounts** because they want you to refer your family and friends.

In this short article, I'll debunk **10 auto insurance myths**; and I'll also give you **20 tips** that will help you save money on your car insurance and the surrounding areas. If you still have questions, then feel free to contact us for one-on-one assistance.

“Top 10 Auto Insurance Myths Debunked”



1. **No-fault insurance means I'm fault free?** No. It means that your insurance company pays for your damages if the accident if your fault or not.
2. **Will the color of my car increase or decrease my insurance rate?** No! Your premium highly depends on your cars year, make, model, engine size, credit, and driving history.
3. **If I lend my car to a buddy and he gets into an accident, his insurance company will pay right?** No! It's your car, so you're responsible for it. There's a good chance that your insurance will go up too.

4. **My insurance premium set by the government, right?** No! The government doesn't set your insurance premium. Your neighborhood, credit, relationship status, and driving history is what matters.

5. **Is my new car that I just bought covered?** It depends. Most car policies require that you notify your agent within a certain number of days to cover your new car.

6. **Do male drivers under 25 pay more for car insurance?** Yes! Male drivers that are under 25 years old usually pay more for car insurance because they tend to be aggressive drivers.

7. **Will my credit affect my insurance rate?** Yes. Many car insurance companies will look at your credit score and decide to increase or renew your coverage.

8. **Even without comprehensive insurance, am I still covered for theft, storms, or deer accidents?** No. You need to purchase both collision and comprehensive coverage to be fully covered.

9. **Can personal car insurance cover both personal and business use?** No. If you're going to use your car for business purposes, then you should extend your personal car insurance to business as well.

10. **I've never been in a car accident; do I still need car insurance?** Yes! You are required by law to have car insurance if you operate a car, period.

“Discover How To Get The Protection You Need!”



“20 Tips For Affordable Car Insurance”

1. **Buy Online.** Most insurance companies will give you a discount for online applications because it's an automated process which saves them money. If they save money, then you save money
2. **Keep Looking.** Most insurance companies have their own calculations that determine your premium. Check around with multiple companies and you could save a lot of money per year.
3. **Buy bonus products.** Most car insurance companies offer home owners insurance, bike insurance, boat insurance, and other products. If you purchase multiple products, you could get a bundle discount.
4. **Pay everything up front.** If you pay your insurance premium in full up front instead of installments, you can avoid paying costly interest charges. Some insurance companies charge 15% interest on installment payments.
5. **Increase your voluntary excess.** Your excess is the amount paid in the event of a claim. By increasing your voluntary excess, your car insurance company should reduce your monthly premium.
6. **Drive Less.** Lowering your yearly mileage will lower your premium. Most insurance companies will quote you for around 12,000 miles a year. If you only drive 5,000 miles a year or rarely drive at all, let them know!
7. **Have an Alarm.** Having an alarm or lo-jack on your car will give you a reasonable discount to your premium.
8. **Take the advanced driving.** If you pass your advanced driving test, that means you're a more experienced driver and you're less likely to get into a car accident. Let your insurance company know for a discount.
9. **Don't add on to your car.** Adding custom aftermarket wheels and stereo systems will only increase your insurance premium. If your car is ever stolen or totaled out, you will only be paid the market value of your car. They're not going to compensate you for your \$20,000 spinner rims.
10. **Keep your credit in good standings.** Insurance companies will check your credit to decide how much your premium will be. Maintain good credit to save money.
11. **Get liability insurance only.** Liability insurance is the minimum cover you are required to have by law and it's the cheapest. If you have a "Junker" for a vehicle, then you might consider this insurance. This type of insurance only covers the vehicle you hit in an accident; it doesn't cover damage to your vehicle.

12. **Keep a clean driving record.** If you have a spotty driving record, then that'll dramatically increase your monthly insurance premium. Maintain a clean driving record, and you'll reap the rewards of a low monthly premium.

13. **Remove other drivers.** If you have someone of your policy that never drives the car, then remove them to save money on your monthly premium.

14. **Add an older driver.** Most insurance companies will reduce young driver's premiums if they add an older driver on the insurance. This works perfect for teenagers.

15. **No-claims discount.** You'll receive up to a 75% discount for around 5 years of no claims. Stay "claim free" and your car insurance company will think you're a safe driver.

16. **Protect your no-claims.** If you have a lot of years of no-claims, you may want to protect this because a small claim can increase your cost by up to 75%.

17. **Buy a lower insurance car.** You can check online for a list of the top 100 cars that cost the least to insure.

18. **Join a car club.** If you drive a classic car, you should join a related car club. Some care clubs offer insurance perks which have very low premium rates.

19. **Get married.** Insurance companies offer discounts when you add a spouse to the insurance policy. Married people are less likely to drive reckless because they live a more stable civilized lifestyle.

20. **Register for pass plus.** New drivers should consider taking their pass plus. If you're not sure what that is, then look it up on Google. Insurance companies will give you a substantial discount if you've taken your pass plus. You can save as much as 25%!

“Still Need Help Choosing The Right Car Insurance?”

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