

How to Find Cheap Insurance With a Bad Driving Record

Okay, so you're not the best driver in the world. Maybe you've got a few speeding tickets or other moving violations. Perhaps you got that one DUI that night coming home from the party, and it added two or three points to your license. As long as you don't have a maxed out driving record, you can always find cheap insurance if you know where to look.

First, you need to know where to look. There are hundreds of insurance companies online that offer free quotes and comparison shopping services for your insurance needs. Companies such as NetQuote.com and Insurance.com will help you to find the cheapest deals on insurance, no matter what your driving record looks like. They offer comparisons on insurance rates from some of the top companies in the industry. In less than five minutes you can get a myriad of quotes, saving you time and the effort of searching with multiple companies.

Once you're aware of the different options you have for insurance shopping, you need to know your driving record. You might not be aware of how many violations you have on your record, but you can obtain this information from your state or local DMV, in order to understand why you're paying a certain rate for insurance. For example, if you get quotes that are higher than you expected, knowing your violation history will help you to understand why you have to pay more for insurance than average, and vice versa. Visit your state's specific DMV website for more information.

Finally, it is imperative that you compare your insurance options, and don't focus specifically on the cheapest insurance quote. Instead, you need to compare the policies and coverage that you are offered versus the rates you're quoted. This will ensure you get the best deal on your insurance, and that you have adequate insurance coverage, should you ever need it. To get the best insurance rates, keep these things in mind:

- Less violations equal lower rates; be a safe driver and save money for it.
- Opt for traffic school when you can; this looks better on your record than just paying the fine
- Look for companies that offer discounts. Many car insurance companies will offer discounts on your rates for multiple vehicles, or even if you have your car insurance and other types of insurance, such as home or motorcycle insurance, with the same company.
- Shop around. Each company will offer something different, and if you don't consider all of your options, you may wind up paying more than you have to for car insurance.

Remember these tips when you are shopping for car insurance and your quest should be a simple one. Also, keep in mind that all traffic violations only stay on your record for three to five years, depending on the offense and your particular state's laws, so you need to periodically have your insurance re-quoted to see if any violations have been removed, which will lower your rates. Drive safe and good luck in your insurance search!

About the Author

Rob Skubiak has appeared in courtrooms all over Florida defending his [Florida traffic ticket clients](#). [Official Website of Skubiak and Rivas, P.A. Florida Traffic Ticket attorneys / Florida DUI Lawyers](#).

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