



# CAR CARE CORNER

## Finding The Right Insurance For You

(NAPSA)—You may be sitting on big savings. If you're stuck in an auto insurance rut, simply letting your current policy renew and renew and renew, you could benefit from checking if you could achieve significant savings by switching to a new company.

A good time to switch policies is within one month of receiving your policy renewal from your current insurer. That's when you can generally cancel your policy without any fees or penalties. One cautionary note: make sure you have a new policy in place before you cancel your old one to avoid a lapse in coverage. If you decide to cancel your policy (after acquiring new coverage) outside of the 30-day period, you may have to pay a fee or penalty. However, you may still save money after paying the fee if your new policy affords you significant savings.

You can also usually avoid having to pay any fees or penalties if you cancel (after switching to a new company) when you move. Moving, in fact, is a great time to shop around, even if you're staying in the same state. Auto insurance rates in rural communities are almost always lower than those in large urban centers—accidents tend to happen much



**Switching auto insurance carriers can be painless and save you money.**

more frequently in big cities, and it can cost more to settle claims in certain areas. If you are moving to a different state, your current auto insurance company may not even be licensed there or the rates may be much higher.

The quickest and easiest way to shop for new insurance is by comparing rates at InsWeb's online marketplace. By completing a simple online application, you will have rates to compare to your old ones instantly.

Once you have a new policy, be sure to cancel the old one. Otherwise, the unpaid premiums can affect your credit and even your DMV record.

For more tips and information, go to [www.InsWebAuto.com](http://www.InsWebAuto.com).