

Car Insurance Girls | Welcome

Car Insurance Girls – Who Are They?

Some people have gross misconceptions about car insurance girls where they think that there are no special offers for female customers. The truth is that many insurance companies have introduced special packages dealing with female customers. There are many factors contributing to the growth in popularity of female-specific insurance schemes. Some studies have suggested that female drivers are more careful while on the road and have lower incidence of accidents and other problems. This has prompted some companies to offer them better packages.

You can expect certain core differences if you are applying for insurance with a company that has special offers for female customers. There are certain things that you need to be cautious about before you sign an insurance deal.

- It is always recommended to visit a company website and look for offers related to car insurance girls. This will enlighten you about the type of insurance packages on offer and whether they are good for you.
 - It is possible that you will be swarmed by offers by

many companies but it is not a good idea to jump on these lucrative deals.

- If you have a track record of rash driving and fines, along with a history of accidents, then it is highly unlikely that you will receive special preference at the insurance company.

What to expect?

If you have a sound driving record with no instances of fines or accidents then an insurance company will move your application to the next stage. In this stage, they will offer you the basic features of the deal including premium rates, interest, processing fees, fines in case of violation, and after sales policy, among other things. This will be the time when you can negotiate lower premium rates by citing your good record.

If the company is already offering discounts for female customers then it will become easier to negotiate an economical deal. You can still negotiate better terms if you focus on premium rates and other charges.

Insurance companies are known to add hidden fees in premium rates but a thorough scanning of the document will alarm you about any such occurrence.

Spicing up the deal

You will be better equipped to receive rebates and discounts if you have installed modern collision prevention systems and other gadgets. A company will also take into account the extent of insurance coverage and whether you have offered to increase your deductibles. If you are planning to purchase life insurance from the same company then it is better to purchase it as a bundle with auto insurance. Offers for combined car insurance can yield greater savings as the company will have the surety of offering you two combined packages. Some estimates put the savings possible on a combined deal to be as high as 25% of the total value with some people saving as much as 50% on these deals. This is a considerable amount especially if you have been able to receive a lucrative premium rate with car insurance girls.

Using comparison websites.

When buying car insurance then it is really important that you check out the prices of the premiums on comparison websites. It is a really good idea to make sure that you check out a few of the comparison sites because the same policy will have a different price on each comparison site depending on the deal that they have done with the insurer.