

Buy only what you need for insurance

Auto insurance rates take a big bite of the family budget, especially when young drivers are involved. There are, however, a number of ways in which you can save money on your policy.

•First, consider buying collision and comprehensive coverage with higher deductibles.

Collision coverage can be reduced about 17 per cent when the deductible is changed from \$100 to \$200. Going from \$50 to \$100 deductible for comprehensive could work out to a 20 per cent savings.

•Another possibility is to drop collision insurance entirely on an older car, because regardless of how much coverage you carry, the insurance company will pay only up to the car's "book value.

For example, if your car requires \$1,000 in repairs but its "book value" is only \$500, the insurance company is required only to

 Investigate special discounts offered by some companies in some states. They are available for young drivers who have completed driver education courses and for those who do well in school.

There are also special discounts for those with good driving records, or for college students attending a school more than 100 miles from home, as well as discounts or women over 30 and for families with two or more cars.

The lowest premium should not be your only goal. You should consider that you want to get the satisfaction you're entitled to when you make a claim and that your claim will neither increase your premium in the future nor be grounds for cancelling your policy.

7100

and have an accident, your company will take your previous record into consideration. If you are getting good service from your present company, making a switch may not be to your advantage in the

Check battery before buying

Sometimes a battery that appears 'dead'' can be restored by having it charged.

Replace your battery only if:

One of more of the cells is damaged or weakened and will not hold a charge.

•The battery is underpowered because of the climate or electrical accessories added to the car's original equipment.

The battery case shows damage.

Too many car owners trying to get the last bit of power from their cars' batteries end up paying for road calls and buying batteries with no chance for comparison shopping.

Batteries don't die, they wear out.

Here are some recommendations for buying a battery:

•Know the outside dimensions of your

present battery.

 Check the voltage by counting the cells (compartments) in your present battery. If there are six cells, you have a 12-volt battery; three cells means six volts.

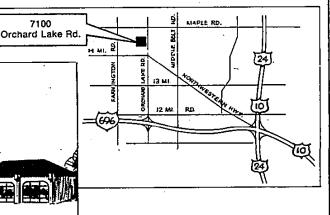
The replacement battery should be at least as powerful as the original equipment.

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