

## How To Get Affordable Automobile Insurance In New Hampshire

In most states if you drive a vehicle on any state roadway you must, by law, have automobile insurance, but such is not the case in New Hampshire. Under New Hampshire law, a good driver in New Hampshire is not required to carry any form of automobile insurance at all.

However, that does not mean that no one in New Hampshire must purchase automobile insurance.

To begin with, if you finance a vehicle then chances are very good that your financing company will force you to purchase full automobile insurance coverage in order to protect the collateral they have for their loan - namely, your car.

Also, even if your vehicle is not financed you still may be forced to pay for automobile insurance in New Hampshire if your driving record is not spotless.

For example, a DUI (Driving Under the Influence) or a DWI (Driving While Intoxicated) conviction will guarantee that you must purchase automobile insurance for a minimum of three years; a second conviction gets you an extra two years of required coverage.

There is also a point system in New Hampshire that can earn you the dubious distinction of having to purchase automobile insurance. Such things as running a stop sign, driving on a sidewalk, failure to obey the orders of a police officer all add negative points to your driving record.

The number of negative points on your record needed to trigger the requirement for you to purchase automobile insurance varies by age. Check with the New Hampshire Motor Vehicle Department for exact details.

Obviously the best way to keep your automobile insurance cost down is to keep your driving record clean. Never drive when intoxicated or impaired, do not speed, and obey all other traffic rules and regulations, as well as the orders given by any police officer.

Another thing you can often do to substantially reduce the cost of your automobile insurance is to increase your deductible. The larger your deductible - in other words, the more you are willing to pay out of your own pocket any time you have a claim - then the lower your monthly premium will be.

Drive a sensible car. That big muscle car may be the one you've been dreaming about for years - but check to see if you can afford the insurance before you commit to buying it. Fast or sporty cars are much more expensive to insure than are more traditional vehicles.

Now get online. There are literally dozens of websites that allow you to quickly and easily compare automobile insurance policies and prices among a whole slew of different insurance companies. In order to insure that you are comparing as many different companies as possible you need to take the time to fill out the forms on at least two and preferably three different comparison websites.

Once you have done this then you will absolutely know where you can get affordable automobile insurance in New Hampshire.

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