

Car Insurance Quote in Colorado

Contributed by Webmaster
Thursday, 26 February 2009
Last Updated Thursday, 26 February 2009

By Alex Weidmann

With the recession getting worse, and petrol costing more and more, you can't help to think of all the things that will be affected within our lives. Many people drive to and from their workplace, and with petrol costing more and more, are wishing for public transport or car-pooling, to reduce the cost of everyday life.

Since I live in the USA, car insurance is a must, but how do I find the most affordable? How can I make sure I get what I need, but I can also afford it? What can I get covered for a reasonable amount of money, without being too expensive, or too lax on the coverage?

The first thing to know is the minimum coverage in the State of Colorado, by law. Colorado law states that for every person in the accident, the maximum coverage should be \$25,000 per person. In a single accident, the payout for all injured bodies would be \$50,000. In one accident, the maximum property damage is \$15,000. This means that you have an absolute minimum of \$25,000 for any damage to another being, maximum of \$50,000 for everybody injured in the accident, and \$15,000 to cover damage to other people's property.

And remember, these are only the minimums covered by Colorado State. When considering Colorado auto insurance, you should try to get a higher level of coverage as well as the car cover, medical, and all other aspects of cover should be included.

In the Colorado state, insurance is dependent on many factors, some of which are: (they affect your insurance in the following order, largest percentage first)

- Age
- Type of motor vehicle
- Licence and record
- your logistics

If you are younger than 25, no matter where you live, insurance will cost more for you. No matter the vehicle, your age is what will bump up the price. Black or Red cars cost more to insure compared to Blue or Gray. An SUV will cost more to insure because thieves want them more. Installing GPS trackers to deter the thieves is getting more and more common. I mean; to steal a car that can be found in less than 15 minutes is foolish, no? The more security stems, the lower your insurance bill.

Your premium also depends on how far you drive, and if it is for work or pleasure, or both. The more you drive, obviously the more likely you are to crash. So in conclusion, everything you can possibly think of affects your insurance premium, not just those that are listed above. Always make sure that you do comparison shopping every time before you buy your insurance, to protect not only you but also your wallet.

Get more car insurance information at [Colorado Auto Insurance Quote](#)

Online Schools

{mos_sb_discuss:2}