

We all want the best coverage, customized for our needs at the best possible price. If you are located in Durham region: Ajax, Pickering, Oshawa, Whitby or surrounding area and are looking to reduce your auto insurance premium, here are a few tips to help save you money.



Use An Insurance Broker

It's important to understand that an insurance broker works for you – not the insurance company. Your broker can search estimates for your business from a number of insurers who then compete for your business. Brokers have the depth of experience to recommend the coverage that is suitable for your needs rather than you trying to understand and compare multiple policy offers and coverage.



Safe Drivers Save Money

Maintaining a clean driving record is one of the easiest ways to save on your auto insurance costs. With a claim-free record you are increasing your potential discount each consecutive year. Your driving record is a major factor in calculating the insurance premium you pay. Stay safe and speak with one of our brokers to ensure you are getting the best discount possible.



Insure All Your Vehicles With The Same Company

For customers that have more than one car, van or motorcycle. There are easy savings to be gained by insuring all your vehicles with the same insurance provider. Most insurance companies will offer a reduced rate for customers insuring multiple vehicles, which will save you a percentage on each policy.



Driver Education Pays Dividends

For new drivers in Ajax, Pickering, Oshawa, Whitby there is no better investment than a quality driver education course. By taking a qualified and accredited course you can expect to be a safer driver and also save on your monthly premium. The cost of the course is usually easily recouped through the savings on your insurance premium.



Compound Your Savings

Adding additional insurance policies to the same insurance company such as home-owner's, rental/ tenant or condo insurance, is another great way to reduce your overall costs and receive a discount. Many insurance companies have discount programs available if you have both your home and auto insurance policies with them, Simple changes like this could save you 5-10% off your total insurance cost.



Anti-Theft Devices Keep Your Car & Costs Secure

Vehicle theft is a major issue in Durham Region, especially in Ajax, Pickering, Oshawa and Whitby. Securing your vehicle with additional security is a wise investment that pays back dividends in costs and peace of mind. Speak with your broker about security devices that qualify you for a discount such as steering-wheel locks, stolen vehicle recovery systems or immobilizer.



Increase Your Deductible

In most cases that higher your deductible is, the lower your corresponding insurance premium will be. If you can be comfortable paying a higher out-of-pocket cost in the event of an accident, then choose a \$1,500 deductible as opposed to a \$750 deductible to save.



Terminate Collision Coverage

If you're driving an older car collision coverage may not be necessary. As a major factor in the total cost of the premium canceling collision coverage may be a good option if the value of your vehicle isn't worth more than your deductible. Speak with a McCAM Insurance broker to discuss if this is a worthwhile option for you.