

Click Seat Belt Or Car Insurance Will Take a Hit



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Most drivers have heard the “click it or ticket” expression but many don’t consider that saying as having anything to do with [car insurance quotes](#). According to an article recently published on InsuranceAgents.com, those drivers who refuse to buckle up not only run a greater risk of seriously injuring or killing themselves in an accident but also of racking up high car insurance premiums.

“Buckling up might seem like a harmless offense but the fact of the matter is you will be ticketed and it will show up on your car insurance bills,” states the InsuranceAgents.com article, [‘How Seat Belts Affect Car Insurance Rates.’](#) “Not to mention the fact that buckling up could save your life in the case of an unexpected collision.”



Here is a few important reasons on why buckling up can save on car insurance:

- Car insurance companies base your rate on how much risk a driver represents. If the driver have a clean driving record with no seat belt infractions then they are considered responsible in their insurance company's eyes. - If a driver is ticketed for not wearing a seat belt then your insurance company will find out about it and will most likely raise their premiums. - Aside from all that, wearing a seat belt is the smart and safe thing to do and can save any driver's life in any type of collision whether it's major or simply a fender bender.

It's simple and it's quick and it makes a world of difference. If every driver simply buckled up then car insurance premiums would go down across the board and everyone would be happy. Visit InsuranceAgents.com today to find out more about the factors that go into determining car insurance rates as well as why it is important to buckle up.

Visit InsuranceAgents.com for more information and for [insurance quotes](#) from up to five local agents.

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