

How the Type of Car You Drive Affects Your Insurance



What Is the Difference Between the Make and Model?

The model of an automobile refers to the particular product line that the manufacturer offers. Even when car models have similar names, products are regarded as separate models. The characteristics of each model vary, which affects how much each vehicle's auto insurance costs.



Size and Weight of the Vehicle

The size of the automobile has an influence on the yearly premium in addition to the type and model. A vehicle's insurance premiums often increase with its size and weight since larger vehicles have a higher potential for damage. For example, it can cost more to insure a Jeep Wrangler because it poses a greater risk to other road users than a smart car.

What Does the Phrase "Car Make" Refer To?

The brand of an automobile refers to the corporation that built it. When asked about a car's make, just state the manufacturer's name to help you recall this jargon. This information is important as certain cars and car companies brand their safety systems around the type of activity they can expect to encounter in any situation. For example, a Ferrari's airbag system will include a different system when compared to a Jeep.



Make and Model Can Greatly Affect Insurance Rates

Even if two drivers have identical driving histories and the same make and model of automobile, it doesn't always imply they must pay the same for auto insurance coverage. There are more things to think about. The kind of coverage chosen will also affect how much a policy would cost. The following elements are also taken into account by insurers when calculating insurance premiums.



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Arturo Cuomo



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