

Car Safety Features That Can Reduce Your Premium

The auto industry continues to roll out new and improved safety features to protect drivers in case of an accident.

The good news is that besides saving lives, if you purchase a car with these features, you may earn a discount on your insurance premium.

There are a number of safety features that will net you a discount, but carmakers are always innovating. Here are the latest driver-assist technologies that car companies are including in their vehicles:

Adaptive cruise control (ACC) This type of system is designed to help vehicles maintain a safe following distance and stay within the speed limit. It adjusts a car's speed automatically, so drivers don't have to.

ACC, which uses sensory technology such as cameras, lasers and radar equipment to detect how close other cars and objects are to the vehicle, is known by a number of different names, including:

- Active cruise control
- Dynamic cruise control
- Radar cruise control
- Automatic cruise control
- Intelligent cruise control

This tool can help reduce the likelihood and severity of rear-end collisions.

Automatic braking These devices can predict impending crashes and help combat distracted driving.

The systems combine sensors such as radar, video, infrared or ultrasonic to scan for possible objects in front of the vehicle, and then use brake control to prevent a collision if the object is, in fact, detected.

Automatic brakes are often integrated with other technology, such as pre-collision systems and ACC.

Automatic braking systems can reduce the severity of high-speed collisions when drivers fail to pay attention to the vehicles in front of them.

Blind-spot monitoring ВЂ” These systems are designed to help increase safety by alerting the driver to vehicles that may have escaped visibility in the side-view mirrors.

Blind-spot monitoring, or BSM, uses radar or ultrasonic sensors to detect nearby vehicles. When a passing vehicle approaches and potentially enters a blind spot on either side of the car, the system advises the driver of the vehicle's presence.

The system typically uses a visual indicator, an illuminated icon or flashing light in the side-view mirror, gauge cluster or head-up display. This visual alert often accompanies an audible warning such as a beeping tone or a repeating chime.

Many carmakers offer vehicles with BSM. Depending on the maker, it may also be known as:

- Blind-spot warning,
- Blind-spot detection, or
- Blind-spot information system.

These devices can help reduce accidents on the highway and are particularly useful for changing lanes.

The takeaway

Keep the above features in mind if you're in the market for a new vehicle.

If you do purchase a vehicle with any of these features, make sure to tell us about it when you're purchasing your insurance coverage for the car. Most insurers will offer some sort of discount for these types of safety features.

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