



CAR INSURANCE — GETTING THE BEST DEAL



Just like any other policy, car insurance can seem expensive until you need it. Most of us will accept this premise, however ruefully after that first serious prang. But what is hard to accept is how difficult it is to shop around and get a 'sensible' insurance quote in the first place.

Perhaps you are the sort of person who irons creases in your jeans and - good grief - folds your pyjamas neatly. In that case, you probably have no trouble at all and pay peanuts in premiums. But let the insurance companies sniff the first hint of a 'hot hatch', dubious postcode or a peccadillo in your driving youth and your premium can rocket, however careful you might think you are.

Even when you have a fairly staid request, the variation in quotes, no claims bonuses and excess options can produce a mystifying variation in quotes. Your insurance broker might well be fed up that the companies he deals with are selling direct and undercutting him. Yet, it can be that same loyal broker who ends up getting you the best deal, even against competition from Direct Line, AA and car manufacturer's own policies.

Some insurance companies perk up considerably if you mention the magic words 'car alarm'. However, let me expand on that before you rush out to Halfords. *If you fit an alarm from an insurer's recommended list, then you could see a big difference in your premium. The drawback - and isn't there always a drawback - is that the list is generally confined to a very few, very expensive options, carrying 'Motor Insurance Repair Research Centre at Thatcham, Berks' approval ...whew.*

Finally, take a close look at the insurance groupings of the cars you're looking to buy. You can keep your premium low by choosing carefully the car you buy - and since April 1994 when the Chancellor clobbered company car users, there is no shame in opting for something like a Ford Focus Ghia 1.6-litre (insurance group 6) rather than a 2.0-litre Zetec version (group 8).

Common Insurance Queries

I have fully comprehensive insurance, so am I covered to drive any car with the same level of cover?

The usual private car policy covers you for just the car/s you have specified, so if you change your car or buy an additional one, you must make arrangements to insure it.

In addition, your policy may cover you to drive cars not belonging to you, but this is for third party only (i.e. cover for damage you do to other people and property) and is not automatically given – check with your insurers to be sure.

I have an “any driver policy”, so it is OK for anyone to drive my car?

Your “any driver” cover would be based on the information you gave when originally taking out the policy. For instance, if all drivers at that time were over 25, accident and conviction free, your premium would reflect that and you should tell your insurers of any change to that situation.

Does my comprehensive policy mean I'll get a courtesy vehicle in the event of something happening to my car?

Not all insurers guarantee the provision of a courtesy car. Where applicable, one will be made available whilst your car is undergoing accident repairs and may be provided for the repairs following fire or theft, subject to you using the insurer's authorised guarantee.

Some Legal Expenses insurance – as offered by Premium Search – can also provide this facility for non-comprehensive policies, when there is a negligent third party, identified.

Does my insurance company only need to know about claims that were my fault?

You should tell your insurers about all incidents, your fault or not. Those where costs cannot be recovered – such as most thefts – could affect the policy, even though you are not to blame.

If I have a non-fault claim, do I need to pay anything?

Drivers must pay any applicable excesses on their policy, be it a fault or a non-fault claim. You will, however, be able to claim this back as uninsured loss from the third party if the claim proves not to be your fault. Customers with Legal Expenses cover can get their insurance provider to make this claim on their behalf including 'out of pocket' expenses.