

## CAR INSURANCE – SHOPPING AROUND

### Jonathan Crouch Considers The Vexed Question Of Motor Insurance – And How To Get The Best Deal...

Shopping around for insurance cover can pay dividends. It sounds an obvious thing to say but so few people do it. Many insurance companies are prepared to offer special packages for family cover, female owners and drivers, even for non-drinkers. You could be saving a packet, particularly if you ask for a selection of quotes before you decide.

Where you live, the make and age of car you drive, the engine size and other factors all naturally come in to play. You'll be expecting to answer questions about no claims bonuses, accidents, convictions, age, address and profession.

What you might not be ready for are the more searching questions some companies are now asking to gauge the 'lifestyle' of potential customers. Have you a child?; do you smoke - and if so, how many a day?; is your home rented or mortgaged?

Once you've provided all the answers, you have to choose which type of cover you prefer. If you can afford it, fully comprehensive is always the best policy - insurance always seems expensive until you need it. Most of us will accept that 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.

If the answers to the insurance company's searching questions reveal that you're such an inoffensive, low risk person that you iron creases in your jeans or fold your pyjamas neatly, then you'll have no trouble at all and pay peanuts in premiums. But let them 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 ordinary 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, don't write the little people off. Woman's View Editor Vanessa Hinkley tells me that it was her loyal broker who got the best deal on her modest Mazda 323, against competition from Direct Line, AA and Mazda itself.

You should be able to cover a mid-range car like this one for one or two named drivers for well below £40 a month fully comprehensive; less if you have a few years' no claims bonus to chip in.

One sure way to keep insurance down is to select your car with the premium in mind. Next time you go out to buy a new one, don't just think about a budget priced alternative that's easy to service and cheap to run; ask about the insurance grouping too.

### Life After L-Plates – The Options

Of course, the people who get hit hardest by the insurance companies are young drivers - those who can least afford the high premiums. If that's you, what can you do?

Well, if you only need a car to get out and about at weekends, you might well be able to share your mum's, especially if hers is the second car in the family. It will probably work out cheaper on insurance, too, as your parents' broker should be able to add you to the schedule without too much trouble and without sending the premium through the roof. Providing of course, that the family car isn't a souped-up GTi or other sporty model.

Shop around all the same - the best deal for your parents alone won't necessarily mean the best overall when your name goes on the policy. The same will apply when you do finally get around to insuring



your own car. As I've said, rates do vary considerably from policy to policy - and the big national companies with the freephone numbers won't automatically give you the cheapest quote.

If you don't feel confident with all the jargon, go through the small print in the policy with someone who has more experience. Fully comprehensive insurance, as I suggested earlier, would obviously be the ideal cover, but you might not be able to stretch to that initially.

However, don't dismiss it out of hand. In many cases, the difference between third party and fully comprehensive could be as low as £40 for a small car like a Vauxhall Corsa, for example. If you can afford it, it would be well worth paying out the extra, which would give you cover for damage to your car and to any other involved in an accident, whether you were at fault or not.

Your broker might also advise taking out legal protection insurance, which is available generally for around £10 a year. In the event of an accident, a solicitor would be appointed immediately and would then reclaim the damages for you, which could be speedier than leaving it to the insurance companies.

Nor should you have to find your annual premium in a lump sum. Your broker might well be able to arrange payment by monthly or quarterly direct debit if that would suit you better – though he or she may well charge you for the privilege. Get the best cover you can afford - and remember, insurance is expensive until you need it.