

CAR INSURANCE FOR WOMEN MOTORISTS –

GIRLS IN GEAR

It's official – women are better drivers than men. Of course, we've known that all along, but it's taken a little while for insurance companies to come round to the idea. Now, however, we're being rewarded for our safe, careful and courteous driving with lower insurance premiums.

As with all insurance matters, the advice is to shop around. Although hanging on the end of the phone answering the same questions over and over again can get a little tedious, companies usually offer a Freephone service (so you're not paying for it anyway) and you'll be surprised how much quotes can vary.

A number of the biggest insurance companies offer better premiums for the fairer sex – i.e. women – and there are also an increasing number dedicated solely to providing cover for women. They realise that we shouldn't be penalised for consistently good, safe driving and are at last starting to do something about it.

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

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 the best policy -insurance always seems expensive until you need it.

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 car, opt for a budget priced car that's easy to service, cheap to run and most of all, cheap to insure.

