

How to lower your car insurance premiums

Buy car insurance online: The internet is a great place to find car insurance bargains. The majority of companies offer a discount for buying online since they are automated and therefore cost less to process. Shopping on insurance websites rather than contacting insurers direct can get you discounts of between 5 and 10 per cent.

Shop around: Never take the first car insurance deal that you come across; instead, take a look at price comparison sites to find the bargains. It's also worth going to sites like Auto Direct who claim to offer the cheapest car insurance or your money back.

Combine products: A number of insurance offer additional products, such as buildings and contents insurance and highway rescue plans. If you purchase more than one product with the same company then you may be able to secure a discount across the board.

Pay your premium upfront: Don't be tempted to pay your car insurance premium in instalments ? it's far better to pay the entire chunk upfront and save on costly interest charges. If you're short of cash then consider taking out a low interest loan or a 0 per cent credit card.

Increase your voluntary excess: It may make more sense to increase your excess than to pay higher car insurance premiums. It's a calculated risk, but one which many people feel is worth taking.

Take an advanced test: If your car insurance premiums are high then you may be able to lower them by taking a further driving test. A Pass Plus or advanced certificate will convince your insurer that you're a secure proposition.

Think about the insurance you need: Is it really worth your while to have fully comprehensive insurance, or could you get by satisfactorily with third party only insurance? Third party is far cheaper than comprehensive cover, but you should bear in mind that any damage to your own vehicle will not be paid for by your insurer.

About the Author

Arranging your [car insurance](#) quotes online is now even easier thanks to our new improved website and with over 20 years' experience in helping our customers find the right [cheap car insurance](#).

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