

# Best Buys for all drivers

New legislation could make it harder for insurers to charge a higher premium or refuse to cover older drivers. We pick Best Buys for all ages

**O**lder drivers have long felt unfairly penalised by car insurers – having to pay higher premiums, or being refused cover altogether at the whim of providers.

Our research examines the forthcoming Equality Bill, identifies Best Buy policies for those aged 60-69 and 70-79, and advises what older drivers should do if they have trouble finding a suitable policy.

## Turned down or charged more

Getting car insurance can be tricky if you are over 75. We surveyed 2,708 Which? online panel members between September 19 and October 2 2008, and found that that nearly one in ten over the age of 75 had difficulty getting car cover at their last renewal. Problems included being turned down altogether by insurers, and having to pay higher premiums than expected.

Insurers maintain that they are entitled to charge higher premiums for older drivers because the likelihood of claiming on car insurance and the cost of those claims are greater for this group.

## A premium for getting older

Our analysis, opposite, shows average premiums change as you move through the age groups. Drivers aged 60-69 are likely to pay the cheapest rates, but they rise again sharply once you turn 70.

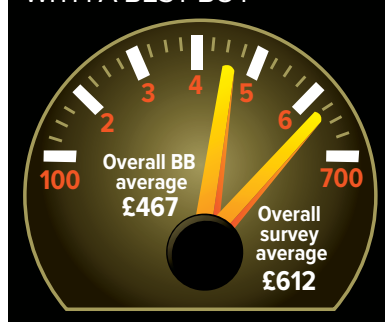
**It's worth shopping around or negotiating with your insurer if you are about to turn 70. A driver aged 70-79 could save an average of £133 by going with one of our Best Buy policies rather than an average policy.**

## What the Bill proposes

The new Equality Bill, due to be introduced in this parliamentary session, aims to update current discrimination legislation. Companies may no longer be able to turn down your application for car insurance because of your age.

This is good news for older drivers, but there is a catch. The Bill is likely to still allow insurers to charge older drivers more for cover if there is a reasonable reason for doing so – for example, if they are more likely to make a claim – but they will have to do more to justify the increased premiums.

## HOW MUCH YOU SAVE WITH A BEST BUY



## The industry view

Insurance organisations are obviously keen to retain some flexibility in choosing customers and setting premium levels. The British Insurance Brokers' Association (BIBA) wants the Bill to help older people access cover more easily: 'BIBA's own vision of legislation is one that ensures fairness and signposting to



## PENALISED FOR BEING 80

### Irene Dand 83, retired

Irene from Neilston, East Renfrewshire, is typical of older drivers who feel that they are unfairly penalised. She has held a full licence since 1965, has never made an insurance claim and has taken a safe driving course organised by the police.

On turning 80, Irene found that her insurer had put her premium rate up significantly, but she managed to reduce the increase by cutting her mileage and raising the excess on her policy.

In 2007, she complained when her premiums went up again and secured a £40 discount as a loyal customer.

Irene is angry that her son uses the same insurer, has a much higher annual mileage and a bigger car, but pays much less. She told us: 'What can this mean if not age discrimination? As a competent driver I am infuriated by this unfair policy. I hope the Equality Bill will lead to an improvement.'



## ONLINE

**Still confused? Check out our guide to understanding car insurance**

[www.which.co.uk/carinsuranceexplained](http://www.which.co.uk/carinsuranceexplained)

help people, but does not force insurers to cover areas they have never dealt with and do not understand.'

Malcolm Tarling from the Association of British Insurers said: 'We believe that the government understands that insurers should continue to be able to use age as one of the risk factors, providing this approach is based on authoritative statistical data.'

Older drivers having difficulty finding cover at a reasonable rate should contact BIBA on 0870 950 1790.





which? **MONEY SAVER**

### Best Buy companies

A few insurers stand out as good 'all-rounders' when looking at our Best Buy table (below). Budget, Post Office, Privilege and Swiftcover are Best Buys for different vehicles, age groups and areas, so are probably a good starting point.

The average premium rate for our Best Buy companies is £145 less than for the market overall.

### How we pick our Best Buys

In order to help you save money on your car insurance we've analysed 5,251 quotes from 30 providers to find our latest Best Buys. We have Best Buys for buying over the phone and online that cover different ages, areas and car groups.

All our Best Buys are regulated by the Financial Services Authority, offer a courtesy car after both theft and an accident, and have between £100 and £500 of medical expenses cover and at least £100 personal possessions cover.

### Contacts

**Admiral** 0800 118 1611  
www.admiral.com  
**Budget** 0800 072 0652  
www.budgetinsurance.com  
**Churchill** 0800 200326  
www.churchill.com  
**Elephant** 0800 118 1644  
www.elephant.co.uk  
**FlexiBell** 0800 118 1622  
www.bell.co.uk  
**Hastings** 0800 001066  
www.hastingsdirect.com  
**ibuyeco** 0800 294 7570  
www.ibuyeco.co.uk  
**intune** 0800 022 3190  
www.intunegroup.co.uk  
**Lloyds TSB** 0800 032 9450  
www.lloydstsb.com  
**Nationwide** 0800 756 8850  
www.nationwide.co.uk  
**Post Office** 0800 169 6500  
www.postoffice.co.uk  
**Privilege** 0800 051 6989  
www.privilege.com  
**QuoteMart** 0800 294 7544  
www.quotemart.co.uk  
**Swiftcover** www.swiftcover.com

### Best Buys

#### DRIVER DETAILS

	DRIVER 25 TO 44 AND SPOUSE		DRIVER 45 TO 59 AND SPOUSE		DRIVER 60-69 AND SPOUSE		DRIVER 70-79 AND SPOUSE	
	PHONE	ONLINE	PHONE	ONLINE	PHONE	ONLINE	PHONE	ONLINE
<b>LOW-RISK AREAS</b>								
<b>LOW RISK</b>	Hastings Direct <sup>a</sup>	Swiftcover <sup>a,b</sup>	Churchill <sup>a</sup>	Swiftcover <sup>a,b</sup>	Lloyds TSB	Swiftcover <sup>a,b</sup>	Churchill <sup>a,c</sup>	Swiftcover <sup>a,b,d</sup>
<b>CARS (group 1-8)</b>	Churchill <sup>a</sup>	Post Office	Hastings Direct <sup>a</sup>	Post Office	Churchill <sup>a</sup>	Post Office	Privilege <sup>a,b,c</sup>	Post Office <sup>e</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£259</b>	<b>£217</b>	<b>£196</b>	<b>£161</b>	<b>£175</b>	<b>£158</b>	<b>£238</b>	<b>£200</b>
<b>Survey average</b>	<b>£329</b>	<b>£311</b>	<b>£251</b>	<b>£239</b>	<b>£236</b>	<b>£235</b>	<b>£303</b>	<b>£299</b>
<b>MEDIUM RISK</b>	Hastings Direct <sup>a</sup>	Swiftcover <sup>a,b</sup>	Hastings Direct <sup>a</sup>	Swiftcover <sup>a,b</sup>	Hastings Direct <sup>a</sup>	Swiftcover <sup>a,b</sup>	Churchill <sup>a,c</sup>	Swiftcover <sup>a,b,d</sup>
<b>CARS (group 9-14)</b>	Post Office	Post Office	intune <sup>b</sup>	Post Office	Churchill <sup>a</sup>	Post Office	Post Office <sup>e</sup>	Post Office <sup>e</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£395</b>	<b>£333</b>	<b>£295</b>	<b>£264</b>	<b>£277</b>	<b>£237</b>	<b>£350</b>	<b>£310</b>
<b>Survey average</b>	<b>£505</b>	<b>£469</b>	<b>£371</b>	<b>£348</b>	<b>£344</b>	<b>£327</b>	<b>£442</b>	<b>£422</b>
<b>HIGH RISK</b>	Privilege <sup>a,b</sup>	Swiftcover <sup>a,b</sup>	intune <sup>b</sup>	Swiftcover <sup>a,b</sup>	Privilege <sup>a,b</sup>	Swiftcover <sup>a,b</sup>	Privilege <sup>a,b,c</sup>	Swiftcover <sup>a,b,d</sup>
<b>CARS (group 15-20)</b>	FlexiBell <sup>b,g</sup>	Privilege <sup>a,b</sup>	Nationwide <sup>b</sup>	Privilege <sup>a,b</sup>	intune <sup>b</sup>	Post Office	intune <sup>b,h</sup>	Privilege <sup>a,j</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£616</b>	<b>£480</b>	<b>£443</b>	<b>£356</b>	<b>£387</b>	<b>£350</b>	<b>£521</b>	<b>£468</b>
<b>Survey average</b>	<b>£777</b>	<b>£714</b>	<b>£546</b>	<b>£508</b>	<b>£479</b>	<b>£444</b>	<b>£642</b>	<b>£598</b>
<b>HIGH-RISK AREAS</b>								
<b>LOW RISK</b>	Budget	Swiftcover <sup>a,b</sup>	Budget	Swiftcover <sup>a,b</sup>	Budget	Post Office	Post Office <sup>e</sup>	Post Office <sup>e</sup>
<b>CARS (group 1-8)</b>	Post Office	FlexiBell <sup>b,g</sup>	Privilege <sup>a,b</sup>	Post Office	QuoteMart	Budget	Budget <sup>e</sup>	ibuyeco <sup>e</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£477</b>	<b>£428</b>	<b>£361</b>	<b>£319</b>	<b>£348</b>	<b>£356</b>	<b>£446</b>	<b>£452</b>
<b>Survey average</b>	<b>£619</b>	<b>£580</b>	<b>£448</b>	<b>£430</b>	<b>£451</b>	<b>£426</b>	<b>£586</b>	<b>£568</b>
<b>MEDIUM RISK</b>	FlexiBell <sup>b,g</sup>	FlexiBell <sup>b,g</sup>	Privilege <sup>a,b</sup>	Post Office	ibuyeco	Post Office	Budget <sup>e</sup>	Post Office <sup>e</sup>
<b>CARS (group 9-14)</b>	Budget	Admiral	Budget	Swiftcover <sup>a,b</sup>	Budget	ibuyeco	QuoteMart <sup>e</sup>	FlexiBell <sup>b,d,g</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£730</b>	<b>£658</b>	<b>£547</b>	<b>£460</b>	<b>£489</b>	<b>£519</b>	<b>£695</b>	<b>£640</b>
<b>Survey average</b>	<b>£973</b>	<b>£910</b>	<b>£667</b>	<b>£643</b>	<b>£646</b>	<b>£618</b>	<b>£853</b>	<b>£804</b>
<b>HIGH RISK</b>	FlexiBell <sup>b,g</sup>	FlexiBell <sup>b,g</sup>	Privilege <sup>a,b</sup>	Swiftcover <sup>a,b</sup>	Budget	Post Office	Quinn Direct <sup>h</sup>	FlexiBell <sup>b,d,g</sup>
<b>CARS (group 15-20)</b>	Elephant	Admiral	Churchill <sup>a</sup>	Privilege <sup>a,b</sup>	Post Office	FlexiBell <sup>b,g</sup>	Post Office <sup>e</sup>	Admiral <sup>d</sup>
<b>Best Buy average<sup>f</sup></b>	<b>£1,022</b>	<b>£864</b>	<b>£785</b>	<b>£671</b>	<b>£748</b>	<b>£707</b>	<b>£1,044</b>	<b>£944</b>
<b>Survey average</b>	<b>£1,480</b>	<b>£1,377</b>	<b>£986</b>	<b>£981</b>	<b>£926</b>	<b>£881</b>	<b>£1,208</b>	<b>£1,181</b>

All ages apply to new customers only. <sup>a</sup> Does not offer cover for residents of Northern Ireland <sup>b</sup> Includes additional premium for accident and theft courtesy car option <sup>c</sup> Maximum age 89 <sup>d</sup> Maximum age 80 <sup>e</sup> Maximum age 99 <sup>f</sup> Average of three cheapest quotes <sup>g</sup> Policy does not cover driving abroad or driving any other car with third party cover <sup>h</sup> No limit <sup>j</sup> Maximum age 79. For full Best Buy table visit [www.which.co.uk/carinsurance](http://www.which.co.uk/carinsurance)