



# Car insurance

Don't just accept your renewal quote; shop around and see how much you can save

Ten minutes is all you need to save hundreds of pounds on your car insurance. Just get a couple of quotes from the Best Buys, listed in the table opposite, and compare them with your renewal quote. It's that easy because our dedicated researchers have done all the hard work for you. We've checked 5,400 premiums from all the companies that sell car insurance in the UK to find our Best Buy policies. We've also checked hundreds of pages of policy documents to ensure our Best Buys offer the right level of cover.

If your insurance isn't yet due for renewal, go to [www.whichextra.co.uk/carinsurance](http://www.whichextra.co.uk/carinsurance) when the time comes as we regularly update our Best Buys.

## WHAT YOU COULD SAVE

On average it costs around £500 to insure a car for a year. But depending on how old you are, what car you drive and where you live, you could pay as little as £150 or as much as £1,500.

Our Best Buy insurers could beat your existing insurer's renewal quote by tens or even hundreds of pounds. But don't rest on your laurels if you switched to a Best Buy last year. Companies offering competitive premiums one year are not guaranteed to remain cheap the following year. Often they hike up premiums when it comes to renewal.

## SHOPPING FOR QUOTES

You can buy most policies over the phone or online, although some companies give quotes by only one method. Generally, online quotes are cheaper than phone quotes. Some companies offer extra discounts of, say, 5 or 10 per cent if you buy the policy online. It takes around five to ten minutes to obtain a quote (both by phone and online) as you'll be asked a series of questions about your car, where you live and your car use. Information you need to have to hand when getting quotes includes:

- your renewal quote (from your existing insurer)
- the name and date of birth of drivers
- the make and model of the car
- the vehicle registration and approximate value
- details of the alarm or immobiliser
- your car's annual mileage.

## HOW YOUR PREMIUM IS CALCULATED

Where you live and how old you are affect how much you'll pay for your insurance. Someone living in a high-risk area (for example, a city or large town) will pay significantly more than someone living in a low-risk area (a rural area or small town, for example). Older drivers tend to pay less than younger drivers.

The type of car you drive is another important factor in deciding your premium. We give Best Buys for a range of cars – low-risk models in insurance group 1 to 8, medium-risk cars in group 9 to 14, and high-risk cars in groups 15 to 20. If you don't know what insurance group your car is in, you can find out from online guides, such as [www.parkers.co.uk](http://www.parkers.co.uk) or [www.abi.org.uk](http://www.abi.org.uk), or from magazines, such as *Parkers*, sold in newsagents.

## LEVEL OF COVER

Our Best Buys are based on quotes for comprehensive cover and take account of the policies' excesses. Most companies offer very similar levels of cover. However, some of the cheapest quotes we found were from companies that cut costs by not providing a courtesy car if you have an accident or your car is stolen. As we think a courtesy car is an important part of a comprehensive insurance policy we haven't made

You'll make smashing savings with our Best Buy car insurers

## JARGON BUSTER

**Excess** The amount you have to pay in the event of a claim: this can be anywhere between £50 and £500.

**Third party, fire and theft insurance** This covers you against the theft of or fire damage to your car, and damage you cause to another car. It doesn't cover damage to your own car. Consequently, it's cheaper than comprehensive cover (see below).

**Comprehensive cover** Offers the same cover as third party, fire and theft, but also covers damage to your car in an accident that you caused.

**NCD** Companies give you a no-claims discount if you don't make a claim. It's typically 20 to 60 per cent but depends on how many years you've been claim-free.

## How we select Best Buys

We get quotes from every company selling car insurance in the UK for 90 different scenarios covering a range of different cars, drivers and postcodes. In total we check 5,400 premiums and choose the cheapest in each of our categories, taking into

account their excesses and cover. We also check that the policies offer a courtesy car and that they're regulated by the Financial Services Authority – so that you can go to the Financial Ombudsman Service if you have a dispute with the insurer.

any of these companies Best Buys. But if you're happy to sacrifice the courtesy car for a cheaper premium, get quotes from Quinn Direct, Swiftcover and Tesco. See p56 for their contact details.

### TOP TIPS FOR SAVING £££

- Shop around for car insurance every year – companies often give the best deals to new customers and hike up premiums after a year.
- If possible, cut your annual mileage to lower your premium. Never overestimate your annual mileage.
- Opt for a higher excess. Although you'll have to pay more if you have to make a claim, your premiums will be lower.
- Fit an approved immobiliser or alarm to your car to get a discount.
- Don't insure your car for commuting or business unless you really will use it for these purposes as it will bump up your premium.
- Keep your car in a garage or on your drive if possible – you'll benefit from lower premiums if your car is secured at night.
- Don't be afraid to haggle or play one insurer off against another – see whether your insurer will match or beat your best quote.
- Don't automatically pay more to protect your no-claims discount – it can cost more to insure it than you will lose if you make a claim.
- Pay your premium in one go if you can – insurance companies typically charge 10 to 30 per cent for paying in instalments.
- Try contacting an insurance broker to see if it can beat the Best Buy quotes. Brokers can sometimes offer more competitive quotes for riskier motorists, such as young drivers or those with sports cars.

## How to choose a Best Buy

Follow our six easy steps to using the table and finding the insurer that will offer you the best deal for your vehicle.

**1 Are you low or high risk?** If you live in a rural area or small town, look at the low-risk areas part of the table. If you live in a city or large town, look at the high-risk areas part of the table.

**2 How old are you and do you want to insure your partner?** Choose the category closest to your age and personal circumstances.

**3 What sort of car do you drive?** If you drive a small car (a Ford Fiesta or Vauxhall Corsa, for example), look at the Best Buys in group 1 to 8. For a medium car (such as a Vauxhall Astra or Ford Focus), look at the Best Buys in group 9 to 14. For a large car (such as a Jaguar or BMW 5 series), look at the group 15 to 20 Best Buys.

**4 Start shopping for quotes** We list the Best Buys in order of price, with the cheapest at the top in each category. To ensure you get the best quote, try both a couple of

phone Best Buys and online Best Buys in the category closest to your circumstances. See 'Contacts', p56, for the phone numbers and websites of all our Best Buys.

**5 Are you short of time?** Try Hastings Direct for a phone quote or esure for an online quote. They are good value for most drivers. Churchill, Post Office and Sainsbury's are also competitive for both online and phone quotes.

**6 Do you want a courtesy car?** If you think you won't need one, you might get a cheaper quote with Quinn Direct, Swiftcover and Tesco.



### Best Buys

#### LOW-RISK AREAS

	Driver details					
	Driver aged 25 to 44		Driver aged 45 to 60 and partner		Driver aged 60 to 75	
	Phone	Online	Phone	Online	Phone	Online
<b>Car group 1-8 (low-risk)</b>	Hastings Direct Post Office Bradford & Bingley	Marks & Spencer Post Office Lombard Direct/RBS	Hastings Direct Churchill Bradford & Bingley	Churchill Bradford & Bingley Post Office	Hastings Direct Post Office Churchill	Churchill Post Office Bradford & Bingley
<b>Car group 9-14 (medium risk)</b>	Hastings Direct Sainsbury's Post Office	esure AA Halifax	Hastings Direct Post Office Bradford & Bingley	Post Office Bradford & Bingley Marks & Spencer	Hastings Direct Age Concern Post Office	Post Office Churchill Bradford & Bingley
<b>Car group 15-20 (high risk)</b>	Sainsbury's Halifax esure	Sainsbury's esure Halifax	Cornhill Direct Sainsbury's Bradford & Bingley	esure Sainsbury's Halifax	Hastings Direct Cornhill Direct More Than	esure First Alternative Sainsbury's

#### HIGH-RISK AREAS

<b>Car group 1-8 (low risk)</b>	Hastings Direct Lombard Direct/RBS Post Office	Lombard Direct/RBS Nationwide BS easyMoney	Hastings Direct Churchill Post Office	Nationwide BS Churchill Prudential	Churchill Hastings Direct Nationwide BS	Nationwide BS Churchill Post Office
<b>Car group 9-14 (medium risk)</b>	Hastings Direct Sainsbury's Halifax	Halifax esure First Alternative	Hastings Direct Halifax esure	esure AA Halifax	Hastings Direct Nationwide BS Churchill	Nationwide BS Churchill esure
<b>Car group 15-20 (high risk)</b>	Sainsbury's Halifax esure	Sainsbury's esure Halifax	Sainsbury's Churchill Cornhill Direct	esure Halifax Sainsbury's	Hastings Direct Nationwide BS Cornhill Direct	esure First Alternative Sainsbury's