



**Young male driver**  
Insurance: £1,620  
Excess: £770

**Young female driver**  
Insurance: £1,300  
Excess: £350

# The high price of youth

Car insurance for young drivers doesn't have to cost the earth. We show you how to keep your youngster's premium down and find the Best Buy for yourself

**C**ar insurance for your children can be costly. Young drivers are statistically more likely to have an accident and claim on their insurance. According to road safety charity Brake, only one in eight drivers is under 25, but one in four drivers who dies on the roads is from this age group.

So while insuring young drivers will always be expensive, we show how to keep premiums to a minimum. And if you're after insurance for yourself and are over 25, don't worry – we also bring you our full Best Buy table for drivers aged 25 and over.

## The gender divide

Insurance quotes for drivers aged between 17 and 25 vary enormously. For example, we contacted 14 leading car insurance companies for a variety of sample quotes based on a 21-year-old man driving a Vauxhall Corsa. Online quotes for this driver living in a high-risk area ranged from around £1,100 a year to more than £4,000. Most insurers also included an extra 'young driver' excess of up to £350 on top of the usual amount.

Insurance for young women is cheaper than for young men. However, according to figures from the AA, female drivers under 21 are still five times more likely to have an accident than drivers aged 35 and over. For

young male drivers, the accident rate is a striking ten times higher than among the older age group. Unsurprisingly, the Association of British Insurers (ABI) says that the average insurance premium for a woman aged between 17 and 19 is 61 per cent lower than for men of the same age.

The Parliamentary Transport Committee recently recommended the introduction of a minimum 12-month learning period, effectively raising the age at which new drivers can take the driving test to 18. The Department for Transport will issue its own consultation document later this year.

However, age and gender are not the only factors that determine the cost of car insurance. There are ways for all young drivers to save on their insurance.

## Top tips for young drivers

Here are our tips to help keep young drivers' premiums as low as possible.

- Buy a car from a low-risk insurance group, such as a supermini, to limit your premium. Get some insurance quotes before you buy.
- Enrol in the Pass Plus scheme, run by the British School of Motoring to help new drivers gain extra experience. Of our Best Buys, Churchill, NFU Mutual, Norwich Union (NU), Quinn Direct and Zurich offer a discount of between 10 and 35 per cent for drivers who have completed Pass Plus. If

your children live at home, NU and Zurich also offer an extra discount of 5 and 10 per cent respectively if you insure a second vehicle at the same address.

- Look at policies with certain restrictions. Norwich Union's pay-as-you-drive policy charges per journey, while More Than's DriveTime offers cheaper premiums in exchange for not driving between 11pm

## HOW WE PICK OUR BEST BUYS

**We analyse thousands of quotes and study policy small print to bring you our Best Buys**

We have not named Best Buys for drivers under 25, as premiums vary enormously, depending on the driver's age, postcode and type of car.

However, for those over 25, we've compared 7,004 online and phone quotes for fully comprehensive cover from 56 companies offering branded insurance.

All our Best Buys offer a courtesy car after both theft and accident and between £100 and £500 of medical expenses

cover. They are regulated by the Financial Services Authority, so the Financial Ombudsman Service can help settle any disputes.

Visit [www.which.co.uk/carinsurance](http://www.which.co.uk/carinsurance) to compare full details for all policies.

## Quick picks

Budget, Churchill and the Post Office are Best Buys for many different cars, ages and postcodes. If you don't need a courtesy car after theft, try Admiral, Elephant and Privilege.

and 6am. According to the ABI, 50 per cent of serious or fatal accidents among under-21s happen at night.

■ Add named drivers to the policy. This can reduce the premium, particularly if they are older and more experienced. If the car is to be insured in the young person's name, transfer the car into their name, too. Many insurers will not provide cover unless the main driver of the car is also the owner.

■ Consider increasing the excess. Be realistic, though – how many 17-year-olds can afford a £600 excess after an accident?

■ Add the child to your policy if they occasionally use your car. Some insurers, including Quinn Direct and Direct Line, allow named drivers to earn their own no-claims discount (NCD).

■ Third-party, fire and theft cover may be cheaper for low-value cars, but fully comprehensive can be cheaper for costlier cars.

### The risks of 'fronting'

It may be tempting to put the policy in the parent's name, with the child as a named driver. But if the child is actually the main driver, this is known as 'fronting' and is illegal. Insurers are increasingly tracing fronted policies. If you're found out, the insurer may refuse to pay out in the case of an accident and may even pursue legal action for fraud.

**If you're caught fronting, the insurer may refuse to pay out, and even pursue you for fraud**

## SONS AND DAUGHTERS

### Andrew Watson 51, business manager

In the last two years, Andrew has taken out car insurance for his son, Christopher, and daughter, Rachel, both at age 17.

Andrew bought Rachel a Ford Ka 1.3, valued at £3,500. Insurance from Tesco was cheapest, at £1,300 fully comprehensive, with Andrew and his wife as named drivers. The excess was a reasonable £350. With one year's no-claims bonus, the next year's premium dropped to £700.

When Andrew came to insure

Christopher's £3,500 Fiat Punto 1.2, the best deal was with Norwich Union (NU) at £1,620. In this case, though, the excess was a substantial £770. Upon renewal, the premium, again with NU, dropped to £680.

Andrew said, 'My advice is to shop around. If your child is learning to drive, accept a large excess, as they won't be driving on their own to begin with. In the second year, the price goes down a lot and that may be the time to lower the excess.'

## Contacts

**Admiral** 0800 600800  
www.admiral.com

**Bradford & Bingley** 0800 107 3016  
www.bradford-bingley.co.uk/insurance

**Brake** 01484 559909  
www.brake.org.uk

**Budget** 0800 028 9044  
www.budgetinsurance.com

**Churchill** 0800 200300  
www.churchill.com

**Elephant** 0870 013 1072  
www.elephant.co.uk

**Hastings Direct** 0800 001066  
www.hastingsdirect.com

**Intune** 0800 022 3190  
www.intunegroup.co.uk

**LV** (Liverpool Victoria) 0800 975 4132  
www.liverpoolvictoria.co.uk

**More Than** 0800 294 8911  
www.morethandrivetime.com

**NFU Mutual** 0800 316 4661

**Norwich Union** 0800 888112  
www.norwichunion.com

**Pass Plus** 0115 901 2633

www.passplus.org.uk

**Post Office** 0800 107 4081  
www.postoffice.co.uk

**Privilege** 0800 051 6989  
www.privilege.com

**Quinn Direct** 0800 587 8000  
www.quinn-direct.com

**Saga** 0800 484184  
www.saga.co.uk/motor

**Swiftcover** www.swiftcover.com

**Zurich** 0800 333800  
www.zurichinsurance.co.uk

## Best Buys

### DRIVER DETAILS

	DRIVER DETAILS					
	DRIVER 25 TO 44 AND SPOUSE		DRIVER 45 TO 60 AND SPOUSE		DRIVER 60+ AND SPOUSE	
	PHONE	ONLINE	PHONE	ONLINE	PHONE	ONLINE
<b>LOW-RISK AREAS</b>						
<b>CAR GROUP 1-8 (low risk)</b>	Churchill Budget Post Office	Swiftcover <sup>a</sup> Post Office Churchill	Budget Churchill Hastings Direct	Swiftcover <sup>a</sup> Churchill Post Office	Churchill <sup>b</sup> Quinn Direct Budget <sup>d</sup>	Swiftcover <sup>a,c</sup> Churchill <sup>b</sup> Quinn Direct
<b>CAR GROUP 9-14 (medium risk)</b>	Budget Post Office Hastings Direct	Swiftcover <sup>a</sup> Post Office Budget	Budget Post Office Hastings Direct	Swiftcover <sup>a</sup> Post Office Saga <sup>f</sup>	Churchill <sup>b</sup> Hastings Direct <sup>e</sup> Budget <sup>d</sup>	Swiftcover <sup>a,c</sup> Post Office <sup>d</sup> Hastings Direct <sup>e</sup>
<b>CAR GROUP 15-20 (high risk)</b>	Budget Churchill Post Office	Swiftcover <sup>a</sup> Post Office Intune <sup>a</sup> /LV <sup>a</sup>	Churchill Intune <sup>a</sup> LV <sup>a</sup>	Swiftcover <sup>a</sup> Intune <sup>a</sup> LV <sup>a</sup>	Quinn Direct Churchill <sup>b</sup> Zurich <sup>e</sup>	Zurich <sup>e</sup> Quinn Direct Swiftcover <sup>a,c</sup>
<b>HIGH-RISK AREAS</b>						
<b>CAR GROUP 1-8 (low risk)</b>	Budget NFU Mutual Post Office	Post Office Norwich Union <sup>a</sup> Budget	Saga <sup>f</sup> NFU Mutual Budget	Saga <sup>f</sup> Post Office Churchill	Saga Churchill <sup>b</sup> NFU Mutual <sup>c</sup>	Saga Churchill <sup>b</sup> Post Office <sup>d</sup>
<b>CAR GROUP 9-14 (medium risk)</b>	Post Office Budget Bradford & Bingley	Post Office Bradford & Bingley Budget	Saga <sup>f</sup> Post Office Budget	Saga <sup>f</sup> Post Office Intune <sup>a</sup> /LV <sup>a</sup>	Saga Post Office <sup>d</sup> Churchill <sup>b</sup>	Saga Post Office <sup>d</sup> Quinn Direct
<b>CAR GROUP 15-20 (high risk)</b>	Budget Post Office NFU Mutual	Post Office Churchill Intune <sup>a</sup> /LV <sup>a</sup>	Saga <sup>f</sup> NFU Mutual Budget	Saga <sup>f</sup> Intune <sup>a</sup> LV <sup>a</sup>	Saga Churchill <sup>b</sup> NFU Mutual <sup>c</sup>	Saga Zurich <sup>e</sup> Intune <sup>a</sup> /LV <sup>a,e</sup>

**USING THE TABLE** All maximum ages apply to new customers only. Providers in *italics* do not offer cover for residents of Northern Ireland

<sup>a</sup> Includes additional premium for accident and theft courtesy car option <sup>b</sup> Maximum age 90 <sup>c</sup> Maximum age 75 <sup>d</sup> Maximum age 99 <sup>e</sup> Maximum age 79 <sup>f</sup> Over-50s only