

Cheaper car insurance

A few minutes spent switching your car insurance could pay for next year's holiday

Is your car insurance coming up for renewal? Then check our latest round-up of Best Buys, as there are serious savings to be made. A 53-year-old man and wife driving a Mercedes E-class and living in a high-risk area could save more than £900 by switching to one of our Best Buys. And that could be better spent on a trip to the Caribbean...

It's easy to switch because we've done the legwork for you. We analysed policies for fully comprehensive insurance from 42 companies selling their own brand of car insurance. We collected 5,354 premiums and selected the cheapest in each category, taking into account any excesses.

All you need to do is get a couple of quotes from our Best Buys and compare them with your renewal price. Internet quotes are, on average, 10 per cent cheaper than phone quotes, so buy online if you

can. And pay upfront, if possible – direct-debit instalments often incur high interest.

Best across the board

If time is tight, get a quote from Budget and Prudential first – they're competitive for many different ages, cars and postcodes.

Best without a courtesy car

All our Best Buy policies include a courtesy car. But if you can live without one, both Norwich Union and Swiftcover offer good-value policies without a courtesy car.

Few guarantees

Check terms and conditions carefully when choosing a policy with a courtesy car. While it's standard for all such policies to offer a courtesy car while yours is repaired after an accident, 63 per cent of companies said the availability of the car wasn't guaranteed.



Black box insurance

Norwich Union's new 'Pay As You Drive' scheme uses black boxes (above, inset) to work out insurance costs by the mile. Premiums still reflect risk, so young

drivers, for example, will pay more per mile to drive late at night. It's too soon to say if the scheme will catch on, but insurance bills could be unpredictable.

Contacts

Barclays
www.barclays.co.uk

Bradford & Bingley
0800 316 3467
www.bradfordandbingley.co.uk

Budget
0800 247247
www.budgetinsurance.com

Debenhams
0800 058 2901
www.debenhams.com

Elephant
www.elephant.co.uk

Esure
www.esure.com
First Direct
0800 032 9401
www.firstdirect.com

Halifax
www.halifax.co.uk

Hastings Direct
0800 001066

Marks & Spencer
www.marksandspencer.com

More Than
0800 300220
www.morethan.com

Nationwide BS
www.nationwide.co.uk

Prudential
0800 300300
www.pru.co.uk

Quinn Direct
0800 587 8000

Sainsbury's Bank
www.sainsburysbank.co.uk

Swiftcover
www.swiftcover.com

Best Buys

	DRIVER DETAILS					
	DRIVER 25 TO 44 AND SPOUSE		DRIVER 45 TO 60 AND SPOUSE		DRIVER 60+ AND SPOUSE	
	PHONE	ONLINE	PHONE	ONLINE	PHONE	ONLINE
LOW-RISK AREAS						
CAR GROUP 1-8 (low risk)	Hastings Direct Budget Prudential	Swiftcover ^a Debenhams Prudential	Budget Hastings Direct Prudential	Swiftcover ^a Prudential Budget	Budget ^b Prudential ^d Hastings Direct ^c	Swiftcover ^{a,c} Prudential ^d Bradford & Bingley ^b
CAR GROUP 9-14 (medium risk)	First Direct Budget Hastings Direct	Swiftcover ^a Elephant First Direct	Budget First Direct Hastings Direct	Swiftcover ^a First Direct Budget	Budget ^b Quinn Direct Debenhams ^e	Swiftcover ^{a,c} Marks & Spencer ^d Budget ^b
CAR GROUP 15-20 (high risk)	First Direct More Than Budget	First Direct Swiftcover ^a More Than	First Direct More Than Hastings Direct	Swiftcover ^a More Than First Direct	More Than ^f Quinn Direct First Direct ^d	More Than ^f Swiftcover ^{a,c} Barclays ^g
HIGH-RISK AREAS						
CAR GROUP 1-8 (low risk)	Budget Prudential Hastings Direct	Prudential Sainsbury's Bank Esure	Prudential Budget Quinn Direct	Prudential Sainsbury's Bank Esure	Quinn Direct Prudential ^d Budget ^b	Prudential ^d Sainsbury's Bank ^d Nationwide BS ^h
CAR GROUP 9-14 (medium risk)	First Direct More Than Budget	Sainsbury's Bank Esure Halifax	Bradford & Bingley More Than Quinn Direct	Sainsbury's Bank Esure Halifax	Quinn Direct More Than ^f Prudential ^d	More Than ^f Sainsbury's Bank ^d Esure ⁱ
CAR GROUP 15-20 (high risk)	More Than First Direct Prudential	More Than First Direct Sainsbury's Bank	More Than Prudential First Direct	More Than Prudential Sainsbury's Bank	More Than ^f Quinn Direct Prudential ^d	More Than ^f Sainsbury's Bank ^d Esure ⁱ

^a Includes additional premium for courtesy car option ^b Maximum cover age 99 ^c Maximum cover age 75 ^d Maximum cover age 80 ^e Maximum cover age 85 ^f Maximum cover age 79 ^g Maximum cover age 74 ^h Maximum cover age 80 years and 11 months ⁱ Maximum cover age 78 **Note** All maximum ages apply to new customers only