

Cut and cover

Does your car insurance keep rising? Save with our Best Buys, all of which offer top-notch cover

To save you time, money and hassle at renewal time, our Best Buys offer great cover for a competitive price. Finding them is a huge job – we sought 2,693 online and 2,796 phone quotes from 57 insurers.

We then grouped them into different classes of vehicles, which is what insurers base their premiums on, along with driver age, experience and track record.

The first group includes superminis, such as the Mini, and medium cars, like the Ford Focus. The second covers larger cars, such as the Renault Laguna, and off-roaders, like the Toyota RAV4. The third includes sports cars, such as the Porsche Boxster, and executive cars, including the Mercedes E-class.

Quick picks

Budget, the Post Office and Swiftcover are Best Buys for several types of cars, low- and high-risk postcodes and ages – so try these if time is tight. All of our Best Buys offer a

courtesy car after an accident and theft, but some add an additional premium for this (included in our quotes). Not all guarantee one after theft if the vehicle is not recovered.

Big differences

Premiums ranged considerably. A 53-year-old man in a low-risk area of the North East would have saved more than £300 if he insured his medium-risk off-roader through Budget, rather than by calling the Co-op.

Also, most quotes were 5 to 10 per cent cheaper online than on the phone.

Hidden costs

Charges can ruin an attractive quote, so consider Best Buys that don't impose a fee. Most insurers charge £10 to £25 for changing your address on a policy, but not Age Concern, Budget, Yorkshire Building Society, Swiftcover or Zurich. Likewise, cancelling a policy can cost up to £50, but it's free with Yorkshire Building Society.



Even on a medium-risk car such as a Land Rover Discovery, it's possible to save hundreds of pounds with a Best Buy

Contacts

For further details of all the policies we recommend, visit www.which.co.uk/carinsurance

Admiral 0800 600800
www.admiral.com

Age Concern 0845 712 5816

Budget 0800 028 9044
www.budgetinsurance.com

Churchill 0800 200300

Elephant 0870 013 1072
www.elephant.co.uk

Hastings Direct
www.hastingsdirect.com

Intune 0800 022 3190
www.intunegroup.co.uk

Lloyds TSB
www.lloydstsbinsurance.co.uk

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

Norwich Union
www.norwichunion.com

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

Swiftcover
www.swiftcover.com

Yorkshire BS 0800 107 8274
www.ybs.co.uk

Zurich www.zurichinsurance.co.uk

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						
SUPERMINIS/	<i>Churchill</i>	<i>Swiftcover^a</i>	Budget	<i>Swiftcover^a</i>	<i>Churchill^b</i>	<i>Swiftcover^{a,c}</i>
MEDIUM CARS	Budget	Post Office	<i>Churchill</i>	Post Office	Budget ^d	<i>Hastings Direct^e</i>
(low risk)	Post Office	Budget	Post Office	Budget	Post Office ^d	Post Office ^d
LARGE CARS/	Post Office	<i>Swiftcover^a</i>	Budget	<i>Swiftcover^a</i>	<i>Churchill^b</i>	<i>Swiftcover^{a,c}</i>
OFF-ROADERS	Budget	Post Office	Post Office	Post Office	Post Office ^d	Post Office ^d
(medium risk)	<i>Churchill</i>	Admiral	<i>Churchill</i>	Budget	Budget ^d	<i>Hastings Direct^e</i>
LUXURY CARS/	Post Office	<i>Swiftcover^a</i>	Post Office	<i>Swiftcover^a</i>	Post Office ^d	Post Office ^d
SPORTS CARS	Budget	Post Office	Budget	Post Office	<i>Churchill^b</i>	<i>Swiftcover^{a,c}</i>
(high risk)	<i>Churchill</i>	Admiral	LV= ^a & Intune ^a	LV= ^a & Intune ^a	Budget ^d	<i>Zurich^f</i>
HIGH-RISK AREAS						
SUPERMINIS/	Budget	<i>Swiftcover^a</i>	Budget	<i>Swiftcover^a</i>	<i>Churchill^b</i>	<i>Swiftcover^{a,c}</i>
MEDIUM CARS	Post Office	Post Office	Post Office	Post Office	Budget ^d	Post Office ^d
(low risk)	<i>Churchill</i>	Budget	Age Concern	<i>Hastings Direct</i>	Age Concern	LV= ^{a,g} & Intune ^a
LARGE CARS/	Admiral	Admiral	Post Office	<i>Swiftcover^a</i>	Age Concern	Post Office ^d
OFF-ROADERS	Post Office	Elephant	Budget	<i>Norwich Union^a</i>	Post Office ^d	<i>Swiftcover^{a,c}</i>
(medium risk)	Elephant	<i>Swiftcover^a</i>	Age Concern	Post Office	<i>Churchill^b</i>	Lloyds TSB ^h
LUXURY CARS/	Admiral	Admiral	Post Office	<i>Swiftcover^a</i>	Yorkshire BS ^e	Yorkshire BS ^e
SPORTS CARS	Post Office	Elephant	Budget	<i>Norwich Union^a</i>	Post Office ^d	<i>Swiftcover^{a,c}</i>
(high risk)	Budget	<i>Swiftcover^a</i>	Yorkshire BS	LV= ^a & Intune ^a	Age Concern	LV= ^{a,g} & Intune ^a

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

b Maximum age 90 **c** Maximum age 75 **d** Maximum age 99 **e** Maximum age 79 **f** Maximum age 84 **g** Maximum age 85 **h** Maximum age 80

a Includes additional premium for accident and theft courtesy car option