

The insurance quote I got was disgusting. Any tips on getting it cheaper?

Contributed by
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- HAGGLE!

Go through our list of insurers and get quotes from all of them. Next, ring up (DON'T bother trying this online!) the best 3 quoters and get another quote from a human being. Try to negotiate the price down and see if you can better the price down using the other quotes. Then ASK the person what is making your quote so high and what you have to do to get the price down.

- Restrict your mileage

If you do less than 10,000 miles per year, tell them. Same is if you do less than 5 or 7,000. Sometimes you can get a reduced premium if you restrict your mileage.

- Invest in some security

Get a Thatcham Cat(egory) 2 immobiliser or a Cat 1 alarm/immobiliser. See our online shop or phone for prices.

- Park your car off the road or in a garage

Not in a ditch but private, off (public) road parking or even better a garage.

- Move house

A bit extreme but postcodes can make all the difference. High-crime areas will have a dearer premium than one next to a police station.

- Be over 25

'With age comes experience' or so the saying goes. Experienced drivers are 'better' drivers, on the whole, and crash less, apparently.

- Buy a 1.6 instead of a 1.8

This isn't necessarily true. Some insurers will not differentiate between engine sizes and it will not affect your premium. However, it is worth asking your insurer how much it would be for a smaller or larger engine size as often the cost is negligible.

- Go as a 'named driver' on someone else's insurance

Cheaper, but probably won't earn you any no claims bonus for the duration of your cover. Anyone have any other tips on getting a lower premium? Please email us and we will put them on! Please remember to declare any and all modifications to the car (we can let you know if there are any modifications from factory spec on any of the cars in our stock). This guide is not intended to encourage anyone to be dishonest when getting quotes for their car so please, use common sense!