

Who Offers A No Claims Bonus For Named Drivers?

A few [car insurance](#) companies today will let named drivers build up their own no claims bonus. But what's a named driver? They are a person who is allowed legally by the policyholder's insurance company to drive the policyholder's vehicle, this person's name will also be registered on the insurance document alongside the main driver. The main driver is the person who will be driving the motor vehicle a lot of the time. On one policy you can add many named drivers to a policy; these individuals would be known as the second or third drivers on the policy. An example of this would be father would be the policy holder, and mum and son would be known as the named drivers. It is advisable to keep the number of named drivers to a small amount as this could potentially put up the cost of your insurance premium considerably. It works like this, the more years you have built up as a motorist with a no claims bonus the larger the discount you will receive off the price of your premium. In most cases it can make a huge difference to your premium. Many insurance companies today will only give a no claims discount to the main driver of the vehicle. This means that if you are a named driver you will not have any of your own no-claims bonus. This can be a problem when you come to take out your own insurance policy especially for young drivers and first time motorists who want to have their own insurance policy. The problem lies that they probably cannot afford the premium in the first place. The good news is that there are a few insurers who will allow named drivers the chance to earn their own no claims discount as a named driver. There is one company that I know does this at the moment and they are called Direct Line. So when you're purchasing your car insurance policy make sure you check to see if the insurer will give all named drivers their own no claims bonus.

About the Author

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