

## Cheaper Car Insurance Tips for New Drivers

It's a simple fact that learner or newly qualified drivers pay more for car insurance. This is because insurance companies charge according to risk level, and new drivers are statistically more likely to be involved in a scrape due to their inexperience. However, there are still ways that novice motorists could reduce their car insurance premiums, and here are 13 of them.

### 1. Pass the Pass Plus

As safe and responsible driving is valued by insurance companies, some will offer a discount to Pass Plus qualified drivers. Pass Plus is an advanced driving course run by the Driver Standards Agency (DSA), and is primarily for new drivers. Its aim is to improve driving skills towards making the roads safer, and includes practical experience of driving on motorways.

### 2. Drive a less powerful car

Powerful cars and inexperience don't mix. All too often, new drivers, full of boy-racer bravado but little actual driver experience, find that a quick car is actually a car that's quick to crash. This is why powerful, sporty cars are so expensive for young people to insure. In general, the more powerful the car the higher its insurance group, and the higher the insurance group, the more expensive the insurance. So for cheaper cover, stay away from powerful cars in high insurance groups, and instead go for a modest set of wheels with a small engine.

### 3. Avoid modifications

As with powerful cars, modified cars are seen as a greater risk by insurance companies and therefore cost more to insure. Modifications are performance or style upgrades to a car, made after it left the factory. 'Mods' include things like fairings, spoilers, performance exhausts, turbochargers, wheels, etc. Stay away from modified cars if you want cheaper insurance.

### 4. Upgrade the car's security

A modification that's welcomed by insurance companies is a security upgrade. If your car has little or no security, equipping it with a professionally fitted, approved alarm system will reduce the risk of theft, and fitting an immobiliser will increase the chance of its recovery if stolen. Both measures could result in cheaper [car insurance](#).

### 5. Park in a secure location

Security also extends to where you park the car. Parking in a safe and secure location, such as a driveway, garage or a secure car park, reduces the risk of theft or break in, and could mean cheaper car insurance. And do we need to add, always lock your car when you leave it.

### 6. Pay a higher voluntary excess

Voluntary excess is what you agree to pay in the event of a car insurance claim, on top of any compulsory excess. For example, if you have compulsory excess of £300, voluntary excess of £200, and you cause an accident and the bill is £1000 - you will have to pay £500 of the bill. Apart from being a great incentive to drive carefully, voluntary excess will also earn you a discount from insurance providers - and the higher the excess the bigger the discount. But don't forget, you will have to pay both excesses in the event of any claim you make.

### 7. Add an experienced driver

Try adding an experienced additional driver to your car insurance to see if it results in cheaper quotes. It's always worth sticking, say, a parent on your policy and then running an online search, as some car insurance companies might give a discount to acknowledge the experienced driver. If quotes don't go down, no problem, simply remove the extra driver and run a new quote.

### 8. Become a named driver

Probably the cheapest way to get insured to drive a car is to be added as a named driver on someone else's car insurance policy - say a parent or a spouse. However, this is only really suitable if you are not the main driver of the car. If you are the main driver, you will need to state this, and the quote will likely rise in line with the additional risk. Note: never be tempted to give false information on a car insurance policy as this could invalidate

any future claims.

### **9. Purchase a lower level of car insurance**

The three levels of car insurance are: Third Party Only (TPO); Third Party Fire and Theft (TPF&T) and Comprehensive (aka Fully Comp or Comp). TPO is the legal requirement for cars driven on UK roads, and is generally the cheapest. However, if you opt for TPO, you won't be covered for your own claims, only for claims made against you by others for their injuries or property damage. TPF&T usually costs more than TPO, but also covers your car for fire and theft. Comprehensive is the most expensive, but also covers damage to your own car, and often includes other additional benefits as well.

### **10. Pay for insurance up front**

Paying for a year's car insurance up front can be better for your bank balance. Although you may find it easier to split the cost over 12 monthly payments, many insurance providers will reduce the premium if you can pay for it all in one go.

### **11. Search online for car insurance**

Using an online car insurance comparison site is a great way to find cheaper car insurance. You can quickly compare a whole range of insurance deals on the same page, allowing you to easily discount the ones you think are too expensive. Also, prices are the same as you'd find on an insurance company's own website, or sometimes even cheaper if a specially negotiated offer is running.

### **12. Build up a No Claims Bonus (NCB)**

This is the best way of getting a discount off car insurance that's in your own name. The bad news is, brand new drivers can't get it. A No Claims Bonus (or No Claims Discount) is a discount you earn off next year's car insurance for being a good driver this year. And the more years you go without making a claim or having a claim made against you, the bigger next year's discount could be. Basically, it's a reward for proving to the insurance provider that you're a safe, low-risk driver. So drive carefully in your first year and then start reaping the rewards in your second.

### **13. Keep your driving license clean**

No, we don't mean avoid dropping it in the mud, rather, don't get any points on it. Any convictions you earn, either through speeding, dangerous driving or whatever, will result in higher car insurance premiums. This is because insurance companies will know you to be a greater risk to insure. Therefore, to stop your premiums going up, always drive within the law.

### **One last thing**

As mentioned a couple of times already, never give false information when applying for car insurance just to get cheaper quotes. This could result in a claim being rejected by your insurance company if the false information is found out, leaving you to foot the - potentially massive - bill. That said, heeding the above tips could significantly reduce your car insurance bill anyway.

### **About the Author**

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