Running the Risk: how Essential is Breakdown Cover? by Tom Green

Article published on April 15th 2012 | Business

Car insurance can't be avoided thanks to the helpful insistency of legal requirement and that costs enough already. As well as the cost of buying your car, fuelling it, running MOTs and the extravagantly inflating cost of furry dice, owning a car is an expensive business that in these times of harsh austerity, is becoming harder to afford.

Compare breakdown cover and you can find the cheapest possible option for your car, but ultimately it will always cost something, but if your car doesn't ever break down, has it been a waste of money? If breakdown cover then can be avoided, is it wise to do so, would it be more prudent to save the expense and put extra effort into running a reliable car?

You could live dangerously, get the blood flowing, make the gamble that your car will never breakdown. This not only has the benefit of saving you money but injects a little thrill into your drive and every time you reach your destination without serious injury will feel like a even greater victory than normal. You might even try learning about mechanics yourself, getting in touch with an more practical, self reliant lifestyle and, if you ever do breakdown, fix it yourself. Who needs breakdown insurance when you've got your own spanner?

It could be like being James Dean, living on the edge, relying on your mechanical wit and everyday make the gamble that your car won't break down. But then again, James Dean did die in a car accident, being a rebel without a cause in reality might be a little romantic.

More realistically your car is likely to breakdown at some point and, even with a whole textbook on mechanics in your boot, sometimes the problem can't be fixed at the road side. Although breakdown cover does cost a continual small amount, the expense of a major breakdown can be even higher. As opposed to free, efficient help when you most need it, without cover you could be charged up to Â£150 for roadside recovery from a local firm and potentially hundreds of pounds more in repairs. The risk simply isn't worth taking.

Although it might seem like a thrifty idea to not bother with breakdown insurance, the chances of needing recovery are very high and, without the help of insurance, the costs can be monumental. Breakdown cover saves a world of stress because there was only one James Dean and he should not be emulated.

Article Source:
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Article Keywords:
temporary breakdown cover deals, motorcycle breakdown insurance, Compare breakdown cover

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