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If you are employed in the car repair industry, it stands to reason you have the skills required to identify any problem and fix your vehicle if it breaks down while on a journey. However, there are millions of drivers in the UK that do not possess the skills necessary to do this. This is where breakdown cover becomes important. During winter months, the AA responds to almost 20,000 calls every single day, which goes to show how important breakdown insurance can be.

As the economic uncertainty in Europe continues, a lot of people are trying to find ways to cut down their spending, with expenditure that does not provide an immediate outcome often the first that is dropped. If you rely on your car for work or to get your family around, it is worth keeping your breakdown insurance, as recovery and repair could cost you more than your yearly premium should something happen when you do not have any cover. To save some money, but still receive the peace of mind that breakdown cover gives you, it is worth investigating the basic policies that providers offer. Deals of this nature enable customers to have their vehicle recovered to a local garage or home if the breakdown occurred less than ten miles away from your postcode. This level of cover also occassionally includes taxi fares- up to a set distance- which entitles you and your passengers to be taken home or to a hotel if your car cannot be fixed there and then. More expensive policies entitle you to assistance if your car does not start in the morning, as well as recovery and repair in European countries.

There are two different forms of breakdown insurance on the market; personal and vehicle. Personal cover means that you are entitled to assistance whether you are the driver or passenger in any car. It is also increasingly common for breakdown insurance providers to allow personal cover for multiple people on the same policy. This has not been available in previous years. Vehicle cover means that if you breakdown, a specific vehicle will be entitled to roadside assistance or recovery, no matter who the driver is. Vehicle cover tends to cost less than personal cover, although if you often drive more than one car, the extra for personal cover may be worthwhile.

The first thing to do when browsing breakdown policies is check the level of service each provides. Roadside cover will only provide you with assistance in the event of a breakdown. Should your vehicle need towing to a garage, the recovery and subsequent repair will have to paid for by you. This type of cover can cost just Â£20 a year, although in a worst case scenario, you could end up spending much more. More common is a 'national' or 'recovery' policy. This form of insurance means that the cost of recovering your vehicle and if needed, transporting you to your home or a hotel is covered by your insurer.

Keep these points in mind and you should be able to find a breakdown policy that gives you peace of mind and suitable cover for your vehicle.

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http://www.articleside.com/business-articles/why-breakdown-cover-is-advisable-for-all-motorists.htm - Article Side

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If you want to a compare car breakdown insurance, pay a visit to Breakdown Choices. The impartial price comparison service the site offers allows UK consumers to browse all available a breakdown recovery deals, which mean finding adequate cover has never been so easy.

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