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How to reduce car insurance premiums by Bgiles

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If you feel you're paying too much for your car insurance, there may be any number of reasons why you are paying over the odds. Some of these factors are unfortunately not within your power to change, such as your age and gender, but others can be modified with varying levels of difficulty to help you benefit from lower rates.

Taking stock of your current policy as it stands is an essential first step if you're hoping to make changes, as you will first need to identify areas for improvement. If you have an older car that has depreciated in value, it could be the case that you do not need a high level of cover, which could be costing your proportionally more than you would stand to gain if the vehicle was damaged and needed to be repaired or replaced. Removing collision cover from cars that have been fully paid for is often recommended to motorists.

You should also check whether your deductible is too low, as this could result in more expensive premiums, as your insurer is obligated to pay more in the event that you make a successful claim. Raising your deductible does not mean increasing your risk, but you will be liable to pay more if something happens to your car.

Your driving style and background have a significant effect on the cost of your premiums too, and if you can demonstrate to your insurer that you drive safely and responsibly, this could lower your rates. This can be achieved over time by avoiding fines and building a no claims bonus, though completing an advanced driving course will be faster. If you drive your car less frequently than is average, you should also make sure your insurer knows this, as it will put you at lower risk.

The type of car you drive also impacts on your car insurance, and if you're committed to getting cheap car insurance, you should consider how much a vehicle will cost to cover before you buy it. Generally, the safer and more reliable the car, the cheaper it costs to insure.

Your choice of insurance company can also make a big different to the amount you pay, with some companies offering much cheaper deals than others. If you already use one insurance company for your home insurance or other type of cover, arranging your car insurance with the same provider could entitle you to discounts up to 10 per cent.

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