



CAR INSURANCE
comparison.co.uk

Online Comparison

Comparing Car Insurance Online

The Internet has made it much easier and more convenient to check rates from several different car insurance companies. Whether you are buying your first car insurance policy or you are considering switching to another company, you can discover many of your options simply by searching for rates and comparing them online.

Choosing the Type of Insurance You Need First

When you begin to compare car insurance online, you need to decide which type of policy that you need. The third party policy is the least amount of cover, and it is the minimum required by UK law. These policies are significantly less expensive than other policies, but they offer a lower range of cover. A third party policy will cover expenses that you might incur if you are in an accident and another person is injured or their vehicle is damaged. It will not cover expenses for your car, but there are two other options that will offer some form of protection for your vehicle.

The third party fire and theft offers the same amount of cover as a third party policy, but it also includes a provision for your car if it catches on fire or is stolen. If you live in a high crime area, this may be the best type of policy for you. However, if you are looking for a more complete cover plan that will include your vehicle, you should choose a comprehensive policy.

Should You Choose Comprehensive Cover?

A comprehensive car insurance policy will cover your expenses and the other party's expenses in an accident. There are many companies that offer relatively cheap premiums on this type of insurance policy, and that is why it is so important to explore all of your options before you decide to purchase one type of policy.

Considerations to Make when Comparing Quotes Online

Once you begin comparing quotes, you will need to look at which type of policy the quote applies to. If you already have in mind which policy you need, then you can narrow down your search before you begin. However, if you want to compare all of the quotes, you can do so, but just remember to differentiate between each type of policy. While some policies may be more expensive, they may actually cost you less money over the long term if you are in a serious accident.



Discounts and No Claims Bonuses

When comparing policies, you may also want to check into the different discounts available. Many companies are now offering discounted rates to those that choose to purchase their policy online. You should also choose a company that offers you a no claims bonus. You will be repaid a percentage of your premiums if you do not file a claim for a certain period of time. Certain companies will also let you lock in your no claims bonus after a few years have passed. This means that you will continue to receive your no claims bonus, even if you do have to file a claim at some point.

Compare the Excess Amounts

Another important point to look at when you are comparing car insurance online is the excess amount. The amount that you will pay in excess is the money that you will need to pay up front before your insurance will cover their portion. A higher excess will mean lower premiums, and vice versa.

If you are insuring multiple cars with the same company, you can also choose a policy that will allow you to cover all of these vehicles. This can save you money and time, as you will have the same renewal period and companies offer discounted rates to multi car policies.

Resources:

<http://www.moneysupermarket.com/car-insurance/>
<http://www.comparethemarket.com/Default.aspx?vck9=true>

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