

Young Driver Car Insurance

 by: Andrew Bowen It has become increasingly difficult to get young driver car insurance in the UK. The reason behind this is because the statistics for young drivers having a car accident are not very good. By definition, young drivers have very little experience of driving and thus have a greater chance of having a bump in their vehicle. Car insurance companies are obviously in business to make money and are understandably reluctant to insure such drivers. In most cases, companies will either offer a policy at a very high premium or refuse to insure the person altogether. However, there are ways to lower your premium. First of all you should purchase a car that has a low insurance group number. Insurance group numbers range from 1 - 20. Generally speaking the higher the number the higher your premium is likely to be. This is because cars with high insurance group numbers usually have bigger engines, are more expensive and go faster. A low insurance group vehicle will lower the premium for a young driver policy. Young drivers should also be encouraged to take an advanced driving test. Some companies look favourably on drivers who take this test as they are seen as more responsible and more careful about their driving. Finally, opting for third party fire and theft or third party only cover also lowers your quote. If you have purchased a vehicle that does not cost very much money then you should seriously consider whether or not you need a fully comprehensive policy. Getting cheaper quotes for young drivers can still be tricky. However, <http://www.acceptdirect.co.uk> have a special option that is aimed at this particular market and can save you a lot of money on your insurance quote. Copyright (c) 2004 Accept Direct Limited
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About the Author

Andrew Bowen is the CEO of Accept Direct Limited. Accept Direct offer car insurance to UK customers through their website
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