

Hoot guide to obtaining cheap car insurance for young drivers

At Hoot, we specialise in finding really cheap car insurance for our customers - but sometimes you guys don't give us much to work with!

Hoot quotes are some of the cheapest around, but if you're a 19-year-old Humvee driver with a string of convictions you'll pay top dollar on motor insurance whichever car insurance company you go to. There's all sorts of things you could be doing to reduce the price of your car insurance quotes - it's a topic we at Hoot feel uniquely qualified to offer advice on. That's why we put together this Hoot Guide to help you.

Our guide to cutting your car insurance premiums is just one of a series, which covers everything from passing your MOT to preventing car theft.

So if you feel you're paying too much for young driver car insurance, try some or all of the following suggestions - it could save you a packet on your next premium!

Choose the right car:

Cars with bigger engines tend to be more likely to crash, more likely to get stolen and more expensive to repair - and that makes them much more expensive to insure. If you're considering trading in a TVR or Lamborghini any time soon, why not test drive a Nissan Micra or Ford Ka as possible replacement vehicles?

It is always important to consider insurance groupings:

Vehicles are rated on a scale of 1 to 20; a small one litre car is likely to be a group 1 while a powerful sports car would be group 20 - not difficult to understand the way premiums work!

Get more qualified:

The Advanced Driving Test and Pass Plus qualifications can help you get cheaper car insurance in the UK. Discounted car insurance rates mean that in most cases, either course will have paid for itself within the first year of driving. Visit www.iam.org.uk and www.passplus.org.uk for more info.

Build up 'no claims discount':

Most car insurance companies offer a discounted premium to customers who haven't made a claim recently (provided the policy is in their name). The discount increases for every year you are claim free, rising to maximum levels around 60% after four years, and 70%-75% after five years.

This level of reduction can have such a substantial impact on the premium that it can be disastrous to lose it. Paying a small additional charge to protect your no-claims discount (NCD) is an option offered by many insurance companies who recognise that even careful drivers might suffer some misfortune once in a while. For example, some schemes will let you make two claims in any three insurance periods without loss of NCD.

Think security:

If you are able to lock your car in a garage overnight or on a driveway (rather than the street), your motor insurance provider will take this into account and you are likely to benefit from a small discount, helping achieve cheaper car insurance. Fitting an alarm or an immobiliser might also help, but check with your insurer first for a list of approved models.

Where you live:

While it maybe difficult to move home, where you live is a crucial factor in the cost of car insurance. Living in the countryside could lead to a halving in premiums (yes, it can be that dramatic), yet a move to an inner city and your car policy premium is likely to soar somewhat.

Limit driver numbers:

Insuring a partner as a named driver alongside you as the policyholder can reduce the cost - but it's not wise or cost-effective to have many drivers, not least the insurer will want to know full details of all of them. Stick to you and your partner or maybe just a single driver, and the premiums will be slashed. Sometimes you can add an extra driver for, say, a fortnight and that can keep the car insurance bill lower.

Select cheaper cover:

It is illegal to drive with no car insurance. But while comprehensive insurance pretty much covers everything, it can be an unaffordable cost for many motorists. Why not try choosing third party, fire and theft. It could cost 50% less than comprehensive cover and ensures damage to others is paid for as well as fire and theft affecting your car, although not accidental damage. There's another cheaper option still if you can find it: "road traffic act" or third party insurance - the legal minimum for the very budget conscious.

Increase your excess:

An 'excess' is the amount to pay every time you make a claim against your car insurance. Motor insurance companies will set a compulsory excess on your policy, but if you agree to pay a voluntary excess on top of this the cost of your premium will go down. It's a risky move if you're aware you can be prone to having accidents – but, drive safely, and you should see a decent saving overall.

Cut down on driving:

Seems a bit silly when you're shelling out to keep it taxed and insured, but one of the best ways to save on future car insurance quotes is to leave your car on the driveway whenever possible. If you take public transport, share a lift to work, use a bike or walk on short journeys, you'll probably qualify for cheaper car insurance.

Consider 'free' insurance:

Free insurance is usually only offered buying a new car. That may seem a pricey approach but for car insurance for young drivers, this can be a major saving – say £1500 on a £8500 new small car. Provided car repayments are affordable, the insurance saving is very substantial. Drive accident-free for a year and you could then be 'gifted' a decent no claims discount. Companies want your business so it really does happen.

Ask for introductory discounts: Drivers over 23 years old who need cover for the first time can sometimes secure an introductory discount. This tends to be given only when you have some driving experience already, say holding a full licence for at least a year.

Stay legal:

Don't run red lights, speed, joyride, drink drive or otherwise commit crime in your car - motoring convictions mark you as a high risk policyholder in the eyes of your insurer and will usually lead to an increase in the price of your car insurance premium.

Be honest with your insurer:

Actually, this last point won't help you get an especially cheap car insurance policy, but it'll stop you invalidating one. If this happens, you risk losing hundreds or even thousands of pounds when the insurer refuses to pay your claim – a potentially nightmare scenario. There's nothing to gain withholding information from your provider when getting a motor insurance quote, and - as all car insurance companies share information about their policyholders - you're likely to be found out pretty quickly.

Shop around, buyer beware:

You can pick up excellent quotes by searching about car insurance 'outlets'. From comparison sites to supermarkets and high street brokers, the choices seem quite overwhelming. It is in your interests, cash-wise, to search like this if you want to save potentially hundred of pounds (and that really is the type of saving you can expect to make).

Then, when you think you've found a great quote though, run it by our advisers at Hoot. We'll search a little bit harder still to find you an even better deal – we promise.

Go and make changes in your driving life - get cheap car insurance from Hoot.

So now you understand - cheap car insurance is a two-way street. You scratch our collective backs here at Hoot Car Insurance Services, and we'll scratch yours.

With your newfound commitment to minimise the risks of driving and our continuing search for the cheapest car insurance going, you could soon be looking at an unbelievably low-priced quote.

Now you know what to do towards that perfect policy, you might be interested to know what we'll be doing to help - or, to be more precise, what we'll not be doing to help.

The first thing we won't be doing is spending exorbitant amounts of money on TV and radio commercials. Unlike most car insurance firms, we rely on word-of-mouth to attract new customers. Nothing is more convincing than a personal recommendation, and, because client-powered marketing costs nothing, we can pass all the money we save back to you in the form of some seriously cheap car insurance premiums. The second mammoth saving we'll be making is on the rental price of high street shops and call centres. Other insurers spending on these premises is through the roof, but because Hoot is an exclusively online car insurance company we have no need for them. That's another fat saving to pass onto our customers. Add up all the money we save and you'll quickly realise that a car insurance quote from Hoot is going to be something pretty special.

Too our Hoot online quote service to find out how cheap we can be - log-on today!