

Hoot online car insurance - the best deals

Hey! Thanks for visiting us at Hoot, the young driver online car insurance specialists. It's real easy to find us on the web, isn't it? But, you know, there were days that if you wanted motor insurance, you had to get off your rear end, leave your student digs or bedroom at home and head for the high street...

Maybe you're too young to remember those days – I know I am!

Well, things have changed, as you know, and online is the future. In fact, online car insurance is not just about great deals in the future, it is happening now. By visiting Hoot, you've made a big step forward to enjoying a massive reduction on your motoring cover needs.

But we're not ones for telling you what to do. Everyone knows it's wise to look around the market before buying. Money is tight – so we thought we'd produce a consumer guide that helps students and young people work out by themselves the best way to buy car insurance.

Our biggest tip – which we give you again at the end of this guide though – is to contact Hoot to beat any attractive quotes you may find in your search.

Car insurance – the basics

First point to remember is that the car insurance market is very competitive and companies like us at Hoot want your business!

Insurance premiums – these payments made to companies to buy your insurance depend on the insurer, the level of cover and what kind of driving risk you're perceived to be. Broadly speaking, you can choose whether to opt for 'third party' or 'comprehensive' insurance and then pick an excess level,

You need to be as low as risk as possible. At Hoot, we found a fun tool that helps you choose the job that closely matches what you do but helps you get cheaper car insurance. Just visit Martin Lewis's money saving website and give it a try at www.moneysavingexpert.com/insurance/car-insurance-job-picker

Online car insurance – best prices

Visit some comparison websites. Have you heard of them – imagine you have. Try moneysupermarket.com or gocompare.com. These take your details to systems used by insurers' and brokers' and report back the cheapest.

They're not perfect, so you'll need to double check your results. They can make assumptions about you, and vary the excess that's displayed to make the price look cheaper.

“Haggle with Hoot” - car insurance game

The next step is to get on the phone for a great game that we call “haggle with Hoot”. We usually can see plenty of flexibility to examine your quotes and come back to you with the best young drivers car insurance deal.

Beware monthly payment plans

Whoever you insure with, if it gives an option to 'pay monthly', be warned that it could cost you an arm and a leg. What usually happens is the insurer actually loans you the annual cost and charges you interest on top. While the odd promotion might be interest free, usually the rates are pretty high. Here at Hoot though, we'll offer you a competitive rate, so don't rule it out if you prefer the monthly payment option.

Prepare for next year's car insurance search

New customers tend to be given cheaper quotes than existing ones. Basically, insurers can charge more if you make no effort to look around for better deals.

Here at Hoot, we recommend that you put a note in your diary or computer alarm clock to help give you plenty of time to investigate best quotes!

Get cheap online car insurance from Hoot

So, what do you reckon? Did you expect an insurance company to give you all those consumer hints? Like we said, we at Hoot know money is tight for young drivers looking for car insurance – so it makes sense to help our customers.

At the end of the day, you don't want to spend half your life dealing with insurance. Try the techniques we've flagged above. Then, when you've got a quote, give us a call. We'll keep the questions down to a minimum and we won't bamboozle you with complicated jargon or waste your time with unnecessary waffling.

Alternatively, try our online quote service – www.hootcarinsurance.co.uk – for a competitive quote and save some hassle.

We know that there are things you'd much rather be doing than sat here sorting out your insurance and that's why we've made the whole process of getting a quote so quick and easy. Cheap young drivers car insurance is guaranteed from Hoot. Best of luck.