

Young drivers insurance and Hoot online

Car insurance for young drivers – you think you get a bad deal, yes?

Here in the Hoot young drivers insurance office we saw a funny thing recently on the net. A petition had been set up on Number10.gov.uk, the official site of the Prime Minister's office, saying:

“We the undersigned petition the Prime Minister to introduce a young drivers insurance scheme which is not age discriminatory.”

Now, we don't want to state the obvious, but any “young drivers insurance scheme” is inherently age discriminatory. However, after reading more details about the proposed scheme it appears that the petitioner does not really grasp the concept of risk either.

Young driver car insurance costs more because inexperienced drivers present a greater risk for the insurance companies. The collective age group has more car accidents than other groups and often at higher speeds, thus causing more damage, which results in higher cost of repairs and compensation.

These higher costs are then passed back to young drivers in the form of proportionately more expensive insurance premiums than lower risk driving groups.

Once the young driver has put a few years of driving experience on his or her licence and demonstrated that they are less of a risk, their renewal premiums will start to fall. And if they don't have an accident they can also build up a healthy no-claim bonus.

Hoot online car insurance and saving you money

Now, there's not a lot Hoot can do about the increased risk associated with young drivers, but we can offer our young driver insurance customers the best value premiums by being an internet based insurance provider without the overheads of the big firms.

We don't do advertising – Those naf ads cost bucket loads of money and, whichever way you look at it, those costs have to be passed on to the customer. We rely on our great service and cheap quotes to get young drivers coming back time and time again.

We don't do shops - High street shops and large office premises cost heaps of money to run, not to mention staff in badly fitting uniforms, so we have a small, but super-efficient call centre that handles car insurance enquiries quickly and professionally.

We do do technology – We have some of the quickest, most advanced search engine technology and a 128bit secure socket layer, so that your details are safe with us. It all means we can handle your enquiry in a matter of minutes.

We do do the searching – We have over thirty insurers on our panel who offer us cheap car insurance quotes based on your details. We then offer you the best deals and you choose which one you want to buy. It's all done over the internet or with one phone call to our quoteline.

We do do freebies – Free breakdown cover for the life of your insurance policy, free repairs and free courtesy car in a non fault accident. And don't forget the free legal expenses cover up to £50,000 to help you make a compensation claim after an accident.

Hoot car insurance and the serious stuff

We'll need to know information about your car, your driver details and your driving history. You'll also need to choose what level of cover you want:

- Third party only
- Third party fire and theft
- Comprehensive cover

Your car insurance will be affected by where you keep your car (in a garage is far less of a risk than on the road). We'll also need to know if it has been modified in any way and whether or not your vehicle has security features (such as a factory fitted immobiliser).

Your premium will also be affected by any motoring convictions or points on your licence (that's why it pays to be a safe driver) and if you lie about convictions or any details regarding you or your car it can invalidate your car insurance. In the event of a claim the insurer won't have to pay out and a cancelled policy is also bad news when you try to get car insurance again.

Hoot car insurance and fun stuff

Although, we have to be serious about policy details we also realise that driving is great fun and opens up many opportunities. The Hoot Car Insurance Services website is written for young drivers by young drivers and gives you all sorts of information about car buying, car driving, rules and regulations, motoring news and articles.

We know that getting a car is a big step and getting the insurance sorted can be an even bigger financial step, but we are committed to finding young drivers insurance at the most competitive rates possible. Call our friendly quoteline advisors on **0800 954 9755** or click on the "Get Quote Now" button and give us a try.