

Hoot motor insurance – It's not rocket science, you know?

Hoot for cheap young driver car insurance - it's that simple

No, we're not patronising you, motor insurance really doesn't have to be complicated. You just need to know a few details about yourself (see – easy stuff) and your car.

But, before we go any further let's talk about money.

Car insurance – that'll cost you!

Again, we're not going to tell you it's a bargain; as soon you are old enough to drive, and you've got your provisional licence you'll have heard from everyone and their cat that it is going to cost you an absolute fortune.

Want to know why? Well, statistically, young inexperienced drivers have significantly more crashes that cause more damage and costs than older drivers and so, you represent a greater risk for the insurer. Sorry, but that's just the way it is.

There are things you can do

Ok, so you don't want to hear the words, "Why don't you wait a few years?" cos your mum will have already tried that one. However, in boring reality, a few years older and your car insurance quote will drop dramatically. Nuff said.

Get a small car - forget the huge-engined muscle motor, cos that's just gonna bump your insurance sky high. And even though a second hand banger costing fifty quid might seem like a money saving option, the insurance rate on it could still be high because it won't have modern safety features. A ten year old 2litre BMW will still cost a packet because it's a powerful car. Newer and smaller is better and safer.

Toned down motors - we know you want your car to reflect your personality, but if it's too flash, it will present a likely target for car thieves. So, the sportiest model of even the smallest car is still gonna have a high insurance group rating.

Security devices are a good idea - preferably factory fitted, but if you retro fit the right gear it could save money. When you complete your details for the insurance quote they will ask you about security devices, so know your vehicle.

Think about parking - if you can keep it your car in a garage that'll be another plus point for the insurers. Even an off-road parking space can save you money on your motor insurance.

We love our mums and dads - so, get insured on your parent's policy. Yes, we know you don't like doing much stuff with them, but in this case, it will save a pile of money.

Take an extended driving course - Pass Plus is a good choice, but you could always talk to your driving instructor or local driving school and ask their advice. Some insurance companies will offer you a discount if you have successfully completed one of these courses and in any case, getting more driving experience, particularly on motorways, can never be a bad thing if it saves the lives of you and your mates.

The basics of car insurance

So, now you know how to save yourself some cash by choosing the right car, etc., you need to decide which level of cover you need.

Third party - the most basic cover Hoot supplies. If you're involved in an accident that you caused, a third party policy will pay for the damage done to the other vehicle involved. It will also protect you if the other driver makes a personal injury claim. However, any damage to your own car will not be covered. You will have to foot the bill for your repairs and a hire car if necessary.

Third party, fire and theft - this level has an addition to third party only cover. If your car is stolen or set on fire, then you are protected and you could receive a payout to the value of the lost car.

Comprehensive - the top level of cover not only covers damages to the other person in the accident, but also yourself and your vehicle. You will also be covered for damage to personal effects.

And what about...

Legal expenses after a road traffic accident

Whichever level of car insurance cover you choose, Hoot automatically gives you free legal expenses insurance. This means that after an accident that was not your fault, if you need to make a personal injury claim, we will provide you with a personal injury solicitor who can sort out the compensation claim on your behalf. You will be covered for up to £50,000 of legal expenses.

We **give** you this bonus, whereas other insurance companies may charge as much as £50.

Don't get stuck without a car – Hoot to the rescue

If you have a non-fault accident (not your fault) and your car is too damaged to drive or needs repairs, we will get a car to you within hours of you giving us the name, address and insurance details of the driver who was at fault. The costs of the vehicle will be covered by the insurers of the at-fault driver.*

* **Conditions apply.**

Broken down – Hoot to the rescue again

Well, not actually us, but a top national breakdown company. With a Hoot car insurance policy you will get free basic breakdown cover, to get you back on the road fast.

Cheap motor insurance – just Hoot

Give us a call on 0800 954 97 55 and speak to one of our friendly advisors who will take your details and then our super-quick system will check over thirty insurers to find you the best quote. Alternatively, click on our website link and fill in your details safely and securely on our 128 bit Secure Socket Layer encrypted website for complete peace of mind and a choice of the cheapest quotes around.

Go on, it's not rocket science, you know!