

# Hoot car insurance for young drivers

## Young driver insurance doesn't have to be expensive

No, really, car insurance for young drivers doesn't have to be the money sucking monster that the media reporting would have you think. But, if you're trying to insure an Audi R8 4.2 FSI Quattro, you're going to be in for a shock when you get the quote back.

## Small is beautiful for young drivers

In fact, most car insurance providers probably won't quote a 17-21-year-old for such a powerful and expensive car as the Audi R8. We know it's unfair, but when a new driver crashes in one of these vehicles, the insurance claim is going to be expensive for the insurance firm.

Statistics show, that many young drivers try to obtain quotes for cars that are just too powerful, and motoring organisations and car insurance companies universally suggest that one way to keep your young driver car insurance to its cheapest possible level is to drive a car with an engine under 1,250ccs.

## Modding your Punto will also cost you

Even if your Punto originally had a straightforward 1.2 engine, the minute you go near it with a turbo kit or contemplate a Natural Aspiration nitrous set up you're looking at forking out a lot more for your insurance cover.

And before you think you just won't tell your insurer – this can lead to all sorts of hassle, not least the insurance company refusing to pay for repairs to your beloved hot-hatch if you crash it.

## Old cars don't necessarily mean cheap car insurance either

Some young car insurance buyers seem to think that if the car is old and not worth much that will keep the price of the insurance quote down, but if it's an old powerful car, such as a 1996 BMW 3-series M3 Evolution, even though you can pick them up for well under five grand, they are in the same car insurance group as the brand new Audi R8, so you're probably going to have to think again.

Funnily enough, the newer a car is, the more likely you are to get cheap young driver car insurance. The basis of this theory is that car safety systems have come a long way in the last twenty years and a better protected car is going to keep you and your passengers safer in a car accident. This means lower insurance claim payouts and lower car insurance premiums.

If you've got your eye on a particular make and model of car go to Parker's website at [www.parkers.co.uk/cars/specs/](http://www.parkers.co.uk/cars/specs/) and you'll find car insurance groupings for most new and used cars on the market today.

## OK, so you just want to drive

If you've got your car all sorted and you just want to get the best deal and drive away, there are several ways to keep your car insurance quote down to a minimum.

- **Safety devices** – Factory fitted are best, but tracking systems and Thatcham alarms and immobilisers are a good way to make insurance savings.
- **Parking** – If you can, keep your car in a garage, locked compound or at the very least, off-road. Again, it means less of a risk for the insurer.
- **Driver training** - Yes, we know you spent a packet just to get your full driving licence, but taking a recognised course such as Pass Plus can save young drivers money as it will have given you extra driving experience. And whichever way you look at it any training that is going to help you not crash is worth every penny, we'd say
- **Online car insurance for young drivers** – Ah yes, the very best way to save a packet is to come to a dedicated online insurer who has experience in covering new drivers. We have teamed up with over thirty insurers to search over a hundred quotes especially for young people.

## Car insurance for young drivers from Hoot

As a dedicated insurer of young motorists we can obtain you a really competitive car insurance quote in a matter of minutes.

Fill in our online quote form with your details and we'll offer you a selection of the best quotes we can find.

Alternatively, call our quoteline on **0800 954 97 55** to speak to one of our advisors who will fill in the details for you and then off you the cheapest quote available.

All Hoot Car Insurance Services quotes come with:

- Free breakdown cover
- Free legal services cover to the value of £50,000
- Free repairs and replacement vehicle in a non-fault accident\*

\* conditions apply

And if you need specific cover for belongings, or a stereo we can tailor make a car insurance quote to suit your needs.

So, car insurance for young drivers can be OK and isn't scary. At Hoot we'll do all that we can to make it affordable, whilst still giving you the cover that you need.