

The usual advice on car insurance is to ‘shop around’ for the cheapest quote. But it’s just as important to look at the features each policy, including any **extra costs you may face after you buy**. To ensure you **get the best all-round deal**, we’ve designed this form to prompt the key questions that you should ask. It enables an easy comparison of quotes and the features of policies from the insurance providers you choose to contact. See the next page for an explanation of each column heading.

Are you getting quotes for: Comprehensive cover Third Party Fire & Theft Third Party only

Insurance company	Quote £	Excess accident fire & theft £	Voluntary Excess £	Courtesy car incl? / cost? £	Legal cover incl? / cost? £	Admin charge for policy changes? £	Protected no claims discount? £	Audio cover limit? £	Breakdown service cost £	Personal belongings cover? / limit? £	Windscreen & windows cover? Excess? £	Driving other cars cover? £	Driving abroad cover? N° of days? cost of extra? £	Pay monthly: APR (%) & total cost of policy £

GUIDE TO COLUMN HEADINGS

Insurance company - fill in the name and telephone number of the insurance company you are getting a quote from in this column.

Quote - the amount they're quoting you for your insurance.

Excess - the amount you'll be expected to pay towards the cost of a claim. There are normally two different excesses - one for accident claims and one for fire or theft claims.

Voluntary excess - the extra amount you can choose to volunteer towards the cost of a claim, in order to make your quote cheaper.

Courtesy car included / cost? - is a courtesy car included free of charge? Some insurers will ask you to pay if you ever need one. Don't pay for a 'guaranteed' one when you buy the policy.

Legal cover included / cost? - is cover included for legal costs necessary to regain uninsured losses through the courts if an accident is not your fault? If not, how much does it cost?

Admin charge for policy changes - how much will you be charged to change any details affecting your policy? If you may be planning to change your car or move house in the year ahead, add this 'admin' charge to your quote, because you'll be expected to pay it when you notify your insurer. See below for more info.

Protected no claims discount - is protection of your no claim discount included? How many claims will the protection withstand & what can be claimed without reducing the discount?

Audio cover limit - what's the maximum pay-out limit for theft of audio / visual equipment from your car? This varies a great deal and can be too low to replace any half-decent stereo.

Breakdown service cost - most insurers will offer a breakdown service for an additional cost - how much is it, and is it the most competitive? Should you buy breakdown cover separately?

Personal belongings limit - is theft of personal belongings from your car covered and what's the maximum pay-out for such claims? This is often so low it'd never be worth claiming.

Windscreen & windows cover - could you claim for a broken windscreen or windows? Will such claims affect your no claim discount? Would an excess be payable?

Driving other cars cover - does the policy include driving other cars that don't belong to you? What are the conditions?

Driving abroad cover - is cover for driving in Europe included and for how long? How much is it to exceed that time period or to have *Comprehensive* cover while abroad?

Pay monthly: APR & total cost - what's the APR for paying for your insurance monthly & how does that compare to the APR of your credit card? If you pay monthly, what's the total amount you'll pay? Add on any extra fees that you're likely to face during the term of your policy and compare the total costs before choosing which policy to buy.

You will need to inform your insurer if any of the following details change after you have taken out the policy. If you come to claim and your, or your car's, details don't match the information the insurer holds, your claim may be refused. Your insurer will very likely charge an 'administration fee' for making changes to your details - ask how much it is. If you are likely to move house or change your job or car in the next year, choosing a slightly more expensive policy with a lower admin fee might be a better deal.

- change of car
- modification of car
- change of occupation
- change to how the car is being used
- change of address or where the car is kept
- change to drivers
- any claim, incident or loss
- any convictions, fines or prosecutions
- any physical or mental defects to driver(s)
- the prescription of permanent medication
- additional audio or communications equipment