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What to consider when buying car insurance by [Jwallace10](#)

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Not all car insurance policies offer the same amount of cover, as one company's fully comprehensive motor insurance may not be quite as comprehensive as that of a competitor. Equally, if you're looking for the most affordable cover available, the price of third party insurance can vary greatly between providers, making it important to learn what to look for when evaluating different policies.

Car insurance is a big financial commitment, as manageable monthly payments can add up to sizeable totals across the year. This makes it crucial to check the small print of what's included in the policy you're considering, rather than just relying on promotional material designed to highlight the most attractive features. If your insurer is advertising a particularly low rate compared to its competitors, it may be the case that this offer is limited and that not all customers will be eligible. It could also be the case that companies charging a lower rate for insurance premiums may charge a higher compulsory excess if you make a claim.

You should also avoid buying insurance from less reputable or less well established companies, as these are more likely to run into problems such as bankruptcy, which could leave you uninsured and end up costing you more. If these insurers are not properly regulated, this could also leave you without legal recourse if you need to claim compensation. There are many well established car insurance firms in the UK, so you shouldn't have to look too hard to find a suitable policy for your vehicle.

Using price comparison websites can be useful to get an idea of current market rates before you buy car insurance, as this independent research could bring certain deals or limited offers to your attention that you might not otherwise have noticed. You could also find it beneficial to ask the opinions of your family or friends, especially if they are a similar age and drive a similar vehicle to you.

If you're looking for legitimate ways to lower the cost of your car insurance without having to settle for less comprehensive cover, you could check with your insurer whether you can pay your annual premium in a single lump sum - which may be cheaper than paying in monthly instalments. You should also check whether discounts are available if you are not planning on using your car so frequently, as some insurers offer special rates for capped mileage.

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