Article published on December 30th 2011 | Business

If you working in the car repair industry, you probably have the skills required to identify the problem and fix your car should it breakdown while you are on a journey. There are millions of people in the UK that do not possess these skills, what is the best course of action for these motorist? The answer is breakdown cover . The AA reports that it responds to almost 20,000 calls a day during winter, showing just how important a breakdown insurance policy can be.

During this time of economic uncertainty, many will be looking to find ways of saving money, with expenditure that does not present an immediate outcome often the first to go. However, it is advisable not to cut your breakdown insurance, as the cost of recovery and repair could amount to more than your yearly premium should something happen when you have no policy to rely on. If you want to save some money, but would still like the peace of mind that breakdown cover provides, you should investigate the 'basic' packages that providers offer. These deals enable recovery to a local garage or your home if you are less than ten miles away when the breakdown occurs. Basic cover also often covers taxi fares up to a set distance, enabling the driver and the legal number of passengers to be driven home or to a hotel if the vehicle cannot be fixed right away. More comprehensive packages cover you if your car fails to start in the morning and able recovery and repair in European countries.

There are two types of breakdown insurance available; vehicle and personal. Vehicle cover means that in the event of a breakdown, a specific vehicle will be entitled to recovery or roadside assistance, regardless of who the driver is. Personal cover means that the breakdown service will come and provide assistance whether you are the driver or a passenger in any vehicle. It is also becoming increasingly common for breakdown cover providers to allow personal cover for more than one person on the same policy, something that has not been offered in previous years. Vehicle cover tends to be cheaper, although if you regularly drive more than one car, it may be worth paying a little extra for personal cover.

When browsing breakdown policies, you should look at the level of service each provides. A roadside policy will only cover you in the event of a breakdown. If your vehicle needs to be towed to a garage, the cost of recovery and the subsequent repair will have to come from your pocket. This form of cover can cost as little as Â£20 a year, although should the worst happen, you could end up spending a lot more. A more common policy is 'national' or 'recovery'. With this policy, the cost of recovery and if needed, transport to your home or a hotel is covered.

With this information in mind, you should be well placed to find a policy that provides peace of mind and adequate cover for your vehicle.

Article Source:
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To a compare car breakdown insurance, visit Breakdown Choices. Their price comparison service allows you to browse a wide range of a breakdown recovery deals, helping you find the right level of cover for your needs.

Article Keywords:
breakdown cover, breakdown recovery deals

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