

MOTOR INSURANCE in the UK. DIFFERENT TYPES and MAJOR PROVIDERS.

All drivers and/or their vehicles must be insured. Ordinarily a hire company will automatically insure the vehicle. But many residents insure themselves to drive any vehicle.

Standard driver insurance usually covers:

- Policy holder is aged 25 - 69
- Any other driver is aged 23 - 75
- Drivers hold current, full and valid driving licences - and have done so for at least 1 year - but not licenses issued in the USA, Canada or Australia
- Have a maximum 6 penalty points in the last 3 years - and have no prosecution or police enquiry pending
- A maximum 1 fault claim within the last 3 years
- Not have been disqualified from driving in the past 5 years

In the UK the 2 main types of policy are 'fully comprehensive' and 'third party fire and theft'. 'Fully comprehensive' cover costs substantially more but allows a claim even if the insured party causes an accident. Essentially 'third party fire and theft' cover leaves the insured party paying for the damage to their own vehicle if the accident is their own fault.

Standard vehicle insurance usually covers:

- Only to be used for social, domestic and pleasure purposes - and not to for the carriage of goods or passengers for hire or reward
- Has not been modified
- Has no more than 8 seats in total
- Is registered in Great Britain, Northern Ireland or The Isle of Man
- If a van, has a gross vehicle weight of no more than 3.5 tonnes
- Is used within Europe, in compliance with compulsory insurance needs but giving only the minimum cover

If you pay an extra premium, your policy can be extended to provide the same level of cover anywhere in Europe as you'd have in the UK. Normally that has to be arranged a full week in advance of travel. Likewise cover can be extended so that if there is an accident, breakdown or theft abroad, the insurer will pay for up to 14 days' self-drive car hire.

We advise you to use an online price comparison service such as www.peopleschampion.com/insurance/car.php but alternatively the following providers are all well-known UK companies and likely to give you a good deal:

- Dial Direct
- Norwich Union Direct
- More Than
- Zurich
- AA Insurance
- CSMA
- Esure
- Direct Line

- Swift Cover
- Churchill