

Insurance

Insurance companies are said to dislike motorists with drink-drive convictions and may decline to offer cover, or charge substantially increased premiums, or load excess rates. This exercise is designed to dispel this myth and build your confidence that there are good quotes out there if you haggle for them.

During the week get 2 quotes, ideally for the same type of vehicle you were using before.

Get a **name** before you start(!) and note **the time** and **date** of your calls. Start your conversation with "I'm on a course and need a quote." If they decline to quote or say it's too soon, or are not polite and professional TELL US.

How do these compare with what you were paying? You may find that, if you are willing to carry a larger excess, you can reduce the premium even more. Play one off against the other - if you get a good price from one, ring the other back and give them a chance to do better! Are they aware of these courses? Does it make a difference?

A-Plan	01256 355641	Great feedback. Monday–Friday 8.30am – 5.30pm & Saturday 8.30am – 12 midday.
Adrian Flux	0800 081 8989	Freephone number! Especially good for bikes and commercial vehicles. Monday-Friday 9am-7pm & Saturday 9am-4pm.
E-Bike Insurance	www.ebikeinsurance.co.uk	Recommended by bike owner who did our course.
Fresh Insurance	0800 111 6808 0844 55 77 600 www.freshinsurance.co.uk	Monday – Friday 9am – 7.30pm Saturday 9am – 4pm.
Glynwood Insurance	0844 581 8877	Monday-Friday 9am – 5.30pm, Saturday 9am – 12.30pm.
Entire Cover	0333 3052 190	23+ for Car, Van & Bike Mon-Fri 9am-6pm & Sat 9am-1pm <i>New so need feed back</i>
Insurance Online	01926 493 783	Monday-Friday 9am – 5.30pm.
Insurance Factory	0800 440 2088	Monday-Thursday 9am – 8pm. Fri 9am – 7pm, Saturday 9am – 4pm, Freephone number!
Martin Kemp	01908 640646 mail@martinkempinsurance.co.uk	Monday–Friday 9am – 5.30pm & Saturday 9am – 12.30pm. You can email with contact details and they will phone back.
Performance Direct	0800 6344764 www.performancedirect.co.uk	Recommended by van owner who did our course. Monday-Thursday 9am-8.30pm, Friday – 8am-7.30am, Saturday – 9am-5pm.

Start with what you were paying before, and the excess (what you pay before the insurance company pays anything). Then, what is your TARGET (the amount you would be content to pay next time)? Then get 2 new quotes.

What were you paying before?	excess (XS)	What is your target?	New 1 £	XS £	Who are you talking to? Time and date of call?	New 2 £	XS £	Who are you talking to? Time and date of call?
company			company			company		
notes								