

Slash Your Car Insurance Bills: Easy Tips Every Driver Can Implement Now

The cost of living has risen and it's only set to rise further – with seemingly impending misery in store for homeowners, families, those on low incomes, and of course, motorists.



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If you own and drive a car then you might be wondering how you can keep affording to do so. With many drivers claiming that sky-high insurance premiums are effectively pricing them off the roads and left searching for other transport options it makes perfect sense to explore the ways you can potentially save on your insurance premiums and keep them down.

In this post, we'll explore some easy tips every driver can implement right now to start saving on their car insurance

bills. Read on to find out more.

Always Compare Online

While many of us are familiar with the concept of comparing car insurance online, interestingly, the majority of us simply allow our cover to auto-renew each year and don't bother to [compare car insurance](#) and search for the latest deals. This is a huge problem as most motorists' premiums could be brought down within just a few clicks.

Comparing your car insurance online via a reputable site means you'll get access to exclusive deals, have the option to opt out of multiple extras, and take full advantage of deals for new customers – what's more, if your current provider is aware that you're looking to make a switch then they might be able to offer you a lower rate to keep you as a customer. So it's certainly worth heading online to explore this option and to see what savings could be made.

Cut Down On Your Mileage

The fewer miles you drive, the less of a risk you'll be in the eyes of your insurance provider. So, make yourself cheaper to insure by driving less each year – just remember to always provide accurate mileage when searching for a quote; if you're found to be misleading your insurance provider then your cover will be invalid.

Remember – if you choose to drive less, this could mean walking more, or even using public transport which in turn is cheaper, and better for your health and even the environment.

Choose to Pay Annually

Did you know that paying for your car insurance in monthly installments incurs admin fees as well as interest? This means you're paying for more than just your chosen policy. One way

to avoid these additional costs is by opting to pay annually.

While the idea of paying for your car insurance in one lump sum can sound financially intimidating, if you plan and budget enough in advance it is possible. You can also enjoy the financial freedom of lowering your subsequent monthly bills once your car insurance for the year is paid for.

Boost the Security of Your Vehicle

The less likely you are to make a claim, the cheaper to insure you will be. Therefore, making your vehicle harder to steal or damage makes sense. Improving the security of your car is easy – all you have to do is [include a few modifications](#) such as immobilizers, locking wheel nuts, and additional alarms. Make your insurance provider aware of these changes and you may notice a difference in your premiums.

Final Thoughts...

From boosting your car's security to driving a little less and comparing prices online – there are plenty of ways you can afford to keep your car on the road this year. Start by making these changes today.