

Shopping around for the right insurance

Consumer Council research shows that shopping around for insurance is definitely worth the effort. By shopping around consumers here could save as much £389 per year. Here are a few ways to shop around for insurance to ensure you are getting the best deal for you:

Never accept a renewal quotation

Don't just accept your insurance renewal quotation. Do a little homework and see what other deals are available. Your current insurer may try to match or better quotations from other companies.

Use Insurance comparison websites

Price comparison websites check with lots of insurance companies so that you can see all the prices at once on your computer screen.

Don't forget about your broker

A broker will do the shopping around for you. They will also be able to check what level of cover is offered and they should be able to advise you on which is the best policy at the best price.

Try direct

Some insurance companies aren't included in price comparison websites and others may offer a better deal if you contact them directly.

Remember cheapest is not always best!

Before buying always check the policy carefully to make sure it meets your needs. It is also important to know exactly what you are and aren't covered for in the event of a claim.

The Consumer Council's website is full of handy tips - visit www.consumercouncil.org.uk or call us on 0800 121 6022