

TOP TIPS FOR

# Saving money on your motor trade insurance



 **QUOTE ME TODAY**

# COMPARE COVER AND PRICES

Comparing prices and cover levels is a must when it comes to finding a great deal. That's where a broker comes in handy. We'll compare policies on your behalf, matching you with a carefully selected insurer so you can be confident you're protected, all at a fair price.





## ONLY PAY FOR THE COVER YOU NEED

Avoid unnecessary cover and extras to prevent increased costs.

If you only need cover for standard vehicles, avoid an 'any vehicle' policy which could cover vehicles such as classic cars and high performance, which are typically more expensive to insure.



## CONSIDER SETTING A HIGHER EXCESS

If there is an option to set a higher excess, this can help to reduce the premium, as you would be contributing more to any claims made against the policy. This reduces the level of risk and expenditure for the insurer.

# GOOD POLICY MANAGEMENT

Help prevent claims from occurring and reduce their impact when they happen. Always keep your vehicles secure in a safe area (overnight postcodes affect the premium) and vet your drivers with driving standards and processes for reporting motoring convictions and accidents. Report claims quickly and assist the insurer's investigations to avoid extra costs.



# CONSIDER DRIVERS CAREFULLY

More experienced drivers will help lower premiums. Beware, some policies exclude drivers aged under 25 or charge an extra premium for them. Drivers with motoring convictions may affect your premium so check this before they start working for you.





## NEED HELP?

Get in touch with our motor trade insurance advisors for a quote today.

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