

Resources

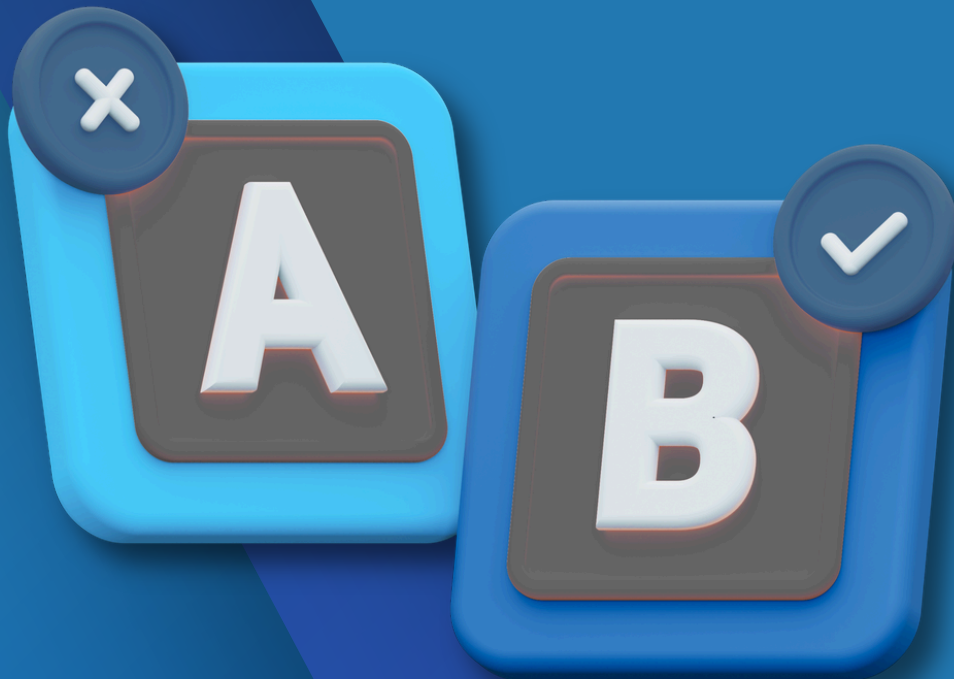
How to save money on your driving school insurance



QMTCOMMERCIAL
INSURANCE BROKERS

Compare cover and prices

Comparing both prices and levels of cover is essential when searching for a good deal. The cheapest option isn't always the most suitable. That's where a broker can help - they compare a range of policies for you, matching you with the right insurer so you can feel confident you're properly covered at a competitive price.





Gain ADI experience

PDI's serve a 6 month probation period and are a higher risk than ADIs, meaning higher insurance costs. Once you've passed, your insurance costs should lower as you gain experience.



Consider setting a higher excess

Opting for a higher excess can help lower your premium, as you're agreeing to contribute more towards any claims made. This reduces the insurer's level of risk. However, it's important to consider how often you may need to claim and ensure the excess is affordable before proceeding.

Keep your vehicle safe

Where you store your vehicle overnight will affect the premium on your policy. Areas with higher crime rates and thefts carry a higher risk to the insurer and the price will reflect this. Keeping your vehicle off road will help as there is less chance of the vehicle being stolen or damaged by a third party vehicle.



Vehicle choice

Your premium is partly based on vehicle details such as age, engine size, and claims history.

Changing your vehicle can therefore affect the cost. There's a balance to consider - newer vehicles may be more expensive initially but are often more reliable and less prone to faults or parts issues, while older models may have a lower value but could be more susceptible to mechanical faults that increase the likelihood of claims.



Need help with your insurance?

Our team of friendly advisors
are here to support you, whether
you need a quote or have a query.

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