

Resources

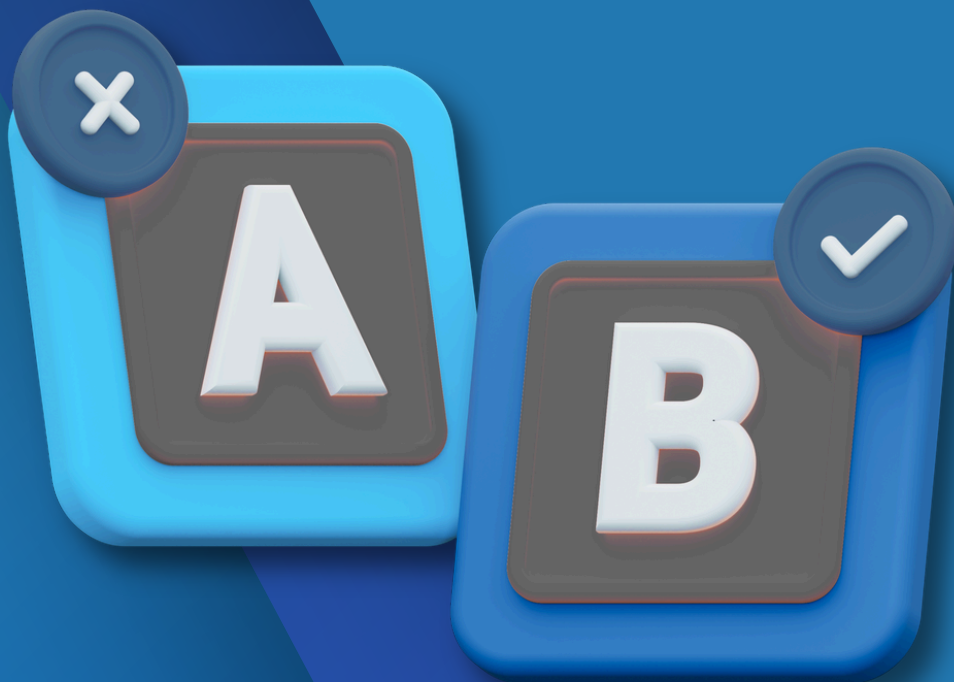
How to save money on your motor trade insurance



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.





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 may cover vehicles such as classic cars and high performance, which are typically more expensive to insure.



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.

Good policy management

Help prevent claims from occurring and reduce their impact when they happen. Always keep your vehicles secure in a safe area (your overnight postcode affects the cost) and vet any drivers with clear driving standards and processes for reporting motoring convictions and accidents. Report claims quickly and assist the insurer's investigations to help prevent delays and additional costs.



Consider drivers carefully

More experienced drivers will help lower your premiums. Beware, some policies exclude drivers aged under 25 or charge an extra premium or increased excess for them.

Drivers with motoring convictions may affect your premium so check this before they start working for you.



Need help with your insurance?

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

01227 285 540

HEAD OFFICE

01233 222 562

ASHFORD BRANCH

Find more tips and resources:
www.qmtcommercial.co.uk/hub