

## **Drivers Urged To Avoid Paying Over The Odds For Insurance**

*As the days become longer and warmer temperatures arrive it may be perhaps unsurprising that some motorists want to feel the wind blowing in their faces while out on the road.*

April 27, 2008 (FPRC) -- However, those looking to purchase a convertible car should first take the time to purchase a comprehensive motor insurance policy.

Such is the claim of Confused where a recent piece of research revealed that the average insurance policy for a soft-top model is slightly more expensive than that for a non-convertible car. The lowest-price difference between the types of vehicle was indicated as standing at 11 pounds per year, although this rises to 32 pounds for the typical insurance policy.

However, those consumers who lack a comprehensive policy might find that they have to shell out of their own pockets to help with replacing items or funding repairs should they have an accident or be the victim of crime. In turn this may have an impact to meet other demands on their finances in areas such as loan repayments, council tax bills, mortgages and credit and store cards.

Meanwhile, those looking to enjoy the good weather in a flashy new convertible were given a gentle reminder that Britain sees an average of 55 days of sunshine per year.

Citing the need for motorists to get comprehensive insurance, the price comparison site pointed towards "horror stories" of soft-top roofs being slashed and items being stolen out of easily-accessible glove compartments in convertible cars. And although the reality of this actually happening may not be as likely as some drivers may think, given the reflection in differences between non-convertible and convertible vehicles, Confused still urged drivers to take out adequate insurance.

Commenting on the data, Debra Williams, managing director of Confused, stated: "Like most of life's pleasures, many drivers will find that the desire to own a swanky new car will outweigh the practical concerns and perceived costs involved. However, car insurance is becoming increasingly competitive so whether you are insuring an old banger or a sleek sports car, it is vital to shop around for the best deal in order to make sure that you aren't paying over the odds for your car insurance."

Ms Williams went on to report that it is important for motorists to "take precautions". As such, she advised drivers to make sure their vehicle is parked in a secure location and that valuable items are not left in a car. She added that as long as consumers use common sense then there is no reason as to why they will not be able to "enjoy the benefits of cheaper car insurance when buying a convertible".

For those looking for an effective way in which to purchase a vehicle, taking out a personal loan could be of help. In doing so, consumers may find that they are able to buy the car of their dreams quickly and have an affordable level of repayments to make each month. Furthermore, the financial assistance that a loan provides could help motorists to purchase comprehensive car insurance cover. This might prove to be of particular assistance to those planning a European roadtrip after a recent study by uSwitch showed that the average cost of extending an insurance policy to cover

consumers when driving on the continent can set consumers back by as much as 510 pounds.

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