

Drivers Urged To Check Insurance When Going Abroad

UK motorists thinking about driving their cars abroad should exercise caution before driving off.

June 24, 2008 (FPRC) -- This was the advice given by Sainsbury's Car Insurance which reports that unless drivers take steps to make sure that they have sufficient insurance cover before leaving to go on a foreign driving holiday then they could be faced with costly repair bills. According to the firm, just under a fifth (17 per cent) of people are planning on driving their car overseas during the next year. Overall, France was targeted as being the most likely destination for a foreign driving holiday, with some 4.58 million drivers looking to take their cars to the European country over the next year. Meantime, 1.89 million are set to hit the road in Ireland, with 1.7 million going on a road trip to Germany. Spain, Italy and Belgium were also considered to be sought-after locations for motorists.

Additionally, it would appear that holidaymakers are looking towards a comprehensive journey, with about 50 per cent of all those travelling abroad foretelling they will cover a distance greater than 1,000 miles whilst away, meanwhile 19 per cent are expecting to drive between 501 and 1,000 miles.

However, before setting off to hit the road for Paris, Rome, Berlin or any other Destination in Europe, Sainsbury's Car Insurance not only urged motorists to get fully comprehensive car insurance but also to get in touch with their provider to advise them of their holiday driving intentions before they leave. It would appear that although many insurers provide cover for driving on the continent, policyholders are required to notify them that they are going to do this. Should this not happen, Sainsbury's said motorists may well see their cover reduced to only incorporate third party, fire and theft.

For those people who do not have adequate insurance cover whilst on their holiday abroad it could well be that they have to raid their own finances in order to fund the cost of vehicle repairs following a breakdown, accident or theft. This could easily impact on their ability to manage loans, credit cards and mortgage repayments upon their return back home.

In order to reduce the chances of finding themselves in difficulties whilst abroad, the company urged drivers to plan their route carefully and to make themselves aware of the motoring laws for the countries that they will be driving through. Additionally, checking tyre pressure and brake fluid levels before departing was also recommended.

Joanne Mallon, car insurance manager for Sainsbury's, reported: "When going on holiday, most people will remember to take travel insurance but we are concerned that some motorists are overlooking the need to ensure that their car journey is fully covered. Having an accident anywhere is bad enough but when abroad it can be compounded by a lack of local knowledge; to then find that the other party's damage is covered, but not your own, is surely a blow worth avoiding."

Those consumers looking for an useful way to finance a holiday may well find that obtaining a personal loan is a good course of action. And for those looking to buy a car to take to the road for an adventure holiday abroad, cheap loans may not only help with purchasing a new car but also help fund an adequate comprehensive insurance policy. Borrowing for the means of getting a car could

also be recommended, as a recent Experian study showed 20 per cent of males are willing to go overdrawn just to get a car.

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