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Adrian Flux  
**Insurance information for first-time drivers**

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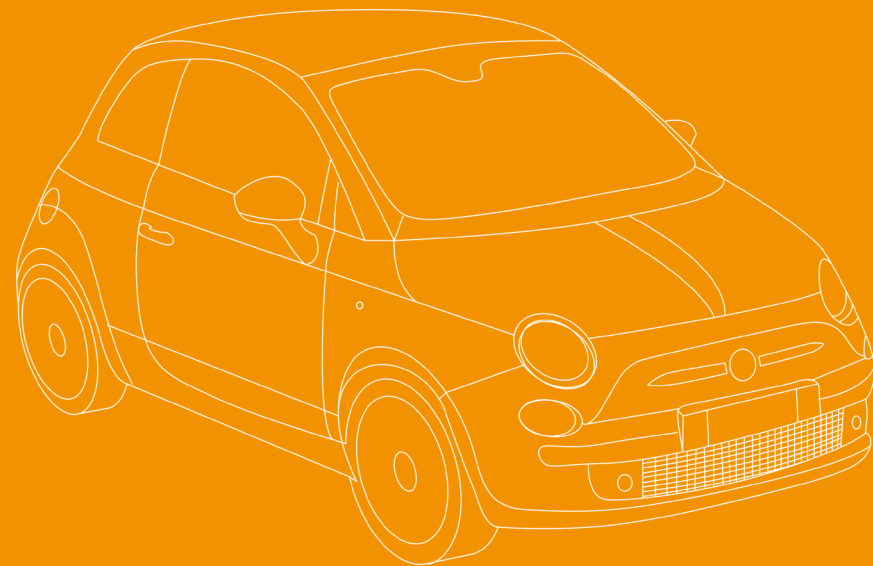
# Insurance information for first-time drivers

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Insurance is a topic that's not usually talked about a great deal when you're learning to drive. Instead you focus on learning how to work the vehicle, digesting the highway code and daydreaming about what car you'll be driving once you've passed.

This leaves many first-time drivers a bit lost when it comes to insuring their vehicle - you know you need insurance, but you're not sure exactly what you're signing up for, or why the quote you get is that amount.

That's where this eBook comes in - it's designed to be a helpful guide to everything you need to know about insurance as a first-time driver. We'll cover specific tips about modified car and black box insurance, as well as essential information like what to do if you're involved in an accident.



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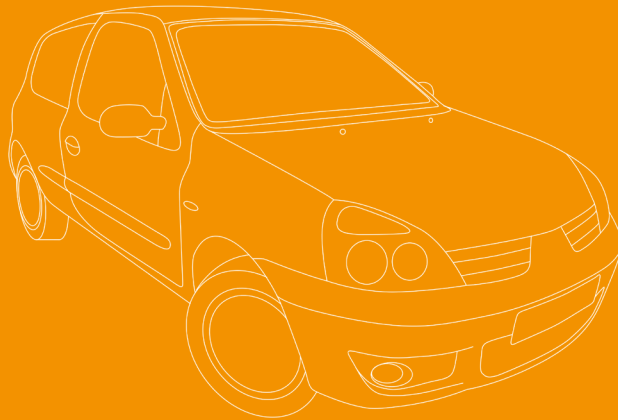
# How to save money on your car insurance

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Here are some quick-fire tips on how to reduce the cost of your insurance premium:

**Increase the excess you pay** - if you are prepared to pay a higher excess in the event of an accident then you'll be required to pay less for your premium.

**Improve the security of your vehicle** - your cost of cover could be reduced if you install an alarm or park your car in an off-street garage, for example.



**Take an advanced driving course** - it might be an unappealing prospect after you've passed your driving test, but the discount you could receive should make it well worth it.

**Install a black box** - if you only drive short distances you could be paying more for your insurance than you should be. Black boxes that monitor how many miles you do could be a great way to lower your premium.

**Shop around** - this tactic is simple but effective. Don't just get insurance with the company your friends or family use - their risk profile could be completely different to yours - look around for the best deal for you.

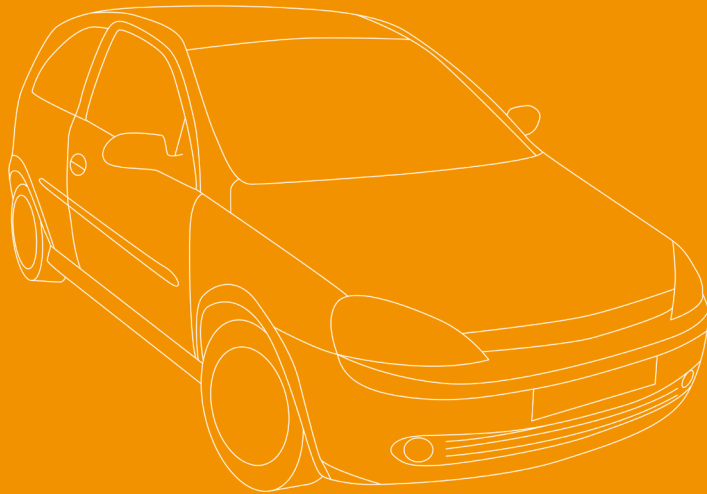
**Consider making annual payments** - some companies will charge you interest if you choose to pay by monthly direct debit, which can certainly add up over 12 months.

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# Advanced driving courses

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Passing your driving test and being able to drive on your own for the first time is an exciting experience, but the cost of your first insurance quote can often take the shine off. New drivers are one of the riskiest groups for insurance companies to cover, and as a result premiums can be sky high. However, if you study for an advanced driving certificate like like Pass Plus or the Any Driver NVQ, it might be possible to lower this cost to a more affordable level.



## **Why take an advanced driving course?**

Advanced driving courses are primarily designed to help people to drive more safely. They usually take at least 6 hours to complete and can be taken any time after you've passed your practical driving test, although they're recommended for new drivers.

Courses cover things like driving on motorways, all-weather driving and dealing with rush hour traffic - all areas where your chances of having an accident as a new driver are increased.

## **Taking a course**

You'll need to take a course with a driving instructor that has the appropriate qualification, and they usually cost between £100 and £200. There's no exam at the end of these courses, once your instructor is happy that you've reached a satisfactory level in all of the modules, you'll receive a certificate.

They're useful courses to go on, as they improve your driving skills and confidence, and once you've completed one you might be able to qualify for a discount. However, be aware that not all insurance companies offer advanced driving discounts, and the size of the discount will vary between companies.

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# Insurance groups

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Your experience as a driver is not the only factor making a difference to the price of your premium - your car plays its part, too.

## How is my insurance group decided?

When giving you a quote for your insurance premium, insurance companies take a huge amount of factors into account, including the cost of spare parts and repairs, the performance and safety of the vehicle, and its value.

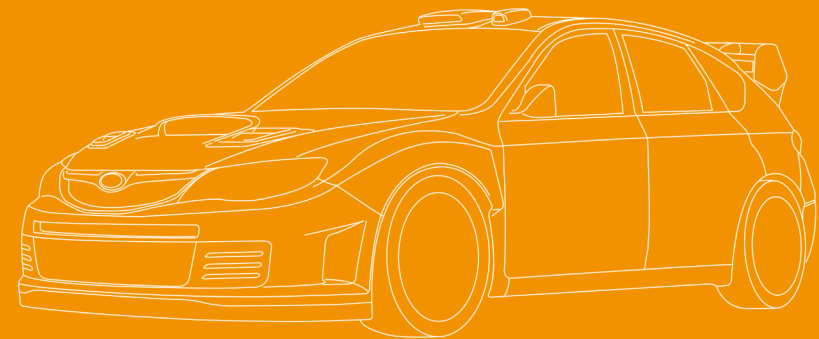
The cost of repairs is a significant factor because in the event of an accident, your insurance company may have to pay for your car to be fixed - if the parts are more expensive and difficult to get then it's going to cost a lot more to repair your car.

If you're looking for a cheaper quote, it's best to stick to a less expensive, low-specification model with a smaller engine. Better security features could also reduce the amount you will pay to insure a car - if the vehicle is equipped with an alarm, visible Vehicle Identification Number (VIN) and an immobiliser, it will be less likely to be stolen and therefore cheaper to insure.

## How do I know which insurance group my car is in?

There are currently 50 insurance groups, with group one being among the cheapest, e.g. the Vauxhall Corsa 1.0 ecoFlex, and group 50 being among the most expensive, e.g. the Audi R8 Spyder. Obviously your risk as a driver has to be taken into account too, so just driving a car that is in a low insurance group might not be enough to get you a cheap quote from an insurance company.

It's easy to find out which insurance group your car is in - just ask your insurance company, or search for it online. If you're struggling to find a cheaper car that you like, take a look at our piece on the **[cheapest models for inexperienced drivers](#)**.



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# Black box insurance

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The idea behind **black box insurance** is that it rewards careful driving - it's especially helpful for high risk groups such as young drivers, or drivers who only use their car occasionally for short journeys.

It's pretty simple - all you do is fit a small device in your car which sends information about your driving back to your insurance company. The level of detail in the information that companies use varies - some brokers take into account your cornering, braking and speed, while others (like Adrian Flux) just use your mileage when calculating the price you pay for your premium.

## What to be aware of

There are a few things to be careful of with black box insurance. Policies can be quite prohibitive - some companies give their customers a curfew. This is because they calculate that the likelihood of you being involved in an accident is increased late at night or early in the morning, so you may incur a penalty if you use your vehicle during these times.

Depending on your insurance policy, there may also be quite strict rules about how you drive - some companies monitor your driving for certain behaviours, like fast acceleration or hard braking and penalise you for this.



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# Modified car insurance

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There are obvious appeals to **modifying your car**; improved performance or value, better looks and more enjoyment. However, the increase in the cost of insurance can be a major drawback.

## Why do they cost more to insure?

An insurance quote takes into account a number of factors about the car that's being covered, like the value of the vehicle, the risk of it being stolen, and the likelihood that it will be involved in an accident.



Modifying your car can affect a number of these factors. For instance, if you make your car more powerful the chances of it being involved in an accident may go up. Of course, often this isn't the case and people who modify their cars take better care of them than those who buy a generic run-around, but the general trend is for insurance companies to increase costs when cars have been modified.

## Who do I have to tell if I've modified my car?

When you get a quote for insurance you will be asked if your vehicle has been modified in any way - this means any change that could have an effect on your car's performance or value. An insurance company doesn't want to know if you've changed the paint job or put a steering wheel cover on, for example, but would want to know if you attached a spoiler or changed the alloys.

If you're not sure whether a modification you've made will affect your premium or not, give the insurance company a call. If you've modified your car and haven't told your insurance company, you could end up invalidating your policy, which would make an accident or theft very costly.

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# What to do if you're involved in an accident

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Another thing that's not often covered in detail when you're learning to drive is what to do if you're involved in an accident while driving.

It's not nice to think about, but while the total number of casualties in road accidents is decreasing (source: latest [Dept for Transport statistics](#)) it's still important to know what you need to do if something unexpected happens.

## Immediately after an accident

If you're involved in an accident as a driver, you must stop and remain at the scene if:

- Anyone other than yourself is injured
- There's damage to another vehicle or someone else's property
- A large animal like a horse, sheep or dog has been killed or injured.

You also have to give your vehicle registration number and your name and address to anyone with reasonable grounds for asking for those details e.g. the police, or other people involved in the accident. If there's no-one to exchange those details with, you must report the accident to the police in person within 24 hours. Failure to do so could result in a fine and/or penalty points.

## What information is important?

If you're involved in an accident, it's important to make a note of:

- The date, time and location of the accident
- Weather, visibility and lighting conditions
- The make, model and reg number of all vehicles involved
- Contact and insurance details of any driver involved.

It's also useful to take photos of the accident scene and other vehicles involved.



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# Glossary

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The terminology used within insurance can be quite baffling for someone who has never had to buy a policy before. Consider this your jargon buster:

**Act of God:** An event not caused directly by an individual that causes damage to your vehicle, for example damage caused by extreme weather. Acts of God are not usually insurable.

**Comprehensive Cover:** This is the highest level of car insurance cover, which usually covers you for injuries to others and damage to other people's property.

**Excess:** The part of an insurance claim you must pay.

**Fault Claim:** This is an accident or loss where you're considered to be in the wrong, or where you or your insurer can't recover costs from another party.

**Financial Conduct Authority (FCA):** The FCA is the UK's financial watchdog, and regulates financial services companies.

**No-Claims Bonus (NCB):** For each year you are insured without making a claim, you receive a no-claims bonus, subject to a maximum. This will reduce the cost of your car insurance the following year.

**Non-fault Claim:** The opposite of a fault claim - your insurer is able to recover the cost of the claim from someone else.

**Settlement:** When your insurance company pays out for a claim.

**Third party only:** The minimum level of car insurance cover required by UK law. It does not cover damage to your vehicle, but usually covers injuries to others, damage to other people's property and accidents caused by your passengers or other named drivers on your policy.

**Third party, fire and theft:** This level of insurance provides the same cover as third party only policies, but also protects you against damage to your vehicle from fire or theft of the vehicle as long as you are not at fault.

**Underwriter:** An employee of an insurance company who evaluates the risk associated with an insurance applicant.

For more information about our products or services, call us freephone on: **0800 089 0203**

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