

Car insurance premiums needn't go through the roof for soft top owners - shopping around can save over 50% or Â£440

Only using your convertible at weekends? Being accurate about your mileage can save a further 12% or Â£50

With signs that good weather is just around the corner, many people might now be tempted to buy a convertible car, but insuring it does not automatically mean astronomical premiums.

([PRWEB](#)) August 9, 2004 -- Research from [insuresupermarket.com](http://www.insuresupermarket.com), a price comparison website, shows that while some insurers charge as much as Â£150 more for a soft top version over a hard top version of the same car, many charge exactly the same for both. Moreover, if you only use your soft top primarily at weekends or for special trips, it is worth letting your insurer know your exact mileage rather than accepting a default figure as this could save a further 12% or up to Â£50.

Richard Mason, director, <http://www.insuresupermarket.com> comments: "As soon as the sun comes out, you start to see more and more people out in their soft top cars, so its likely that these are second cars that are usually locked up in a garage all year round and just used as a weekend run-around or when the weather is good. If that's the case, then makes sure you let your insurer know. Likewise, if you and a partner are insured on this car, you should consider whether you need to have more than one named driver on the policy if it's only being used at weekends."

www.insuresupermarket.com provides more tips that can help reduce your insurance premiums.

- * Fit an alarm - most insurers will discount your premium if you have one.
- * Consider paying a higher than standard excess
- * If you have an existing no claims bonus, ask your insurer whether you can protect this bonus.
- * Pay your premium in one sum. Most insurers will charge interest of around 15% APR to pay in monthly instalments.
- * Consider adding a named older driver as this can save up to 12% on your premium.
- * Likewise remove any younger named drivers from your policy if they will not be driving your car.
- * Check if you can get a discount with a provider if you already have insurance with them. For example, Norwich Union Direct will discount your car insurance by 10% if you have a home insurance policy with them.
- * If you have a garage then use it, as this will reduce the risk of theft and therefore your premium.

**Contact Information**

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