

What Do Driver Penalty Points Make?

Driver penalty points do not have to pump up your insurance premium - it's just a question of choosing the right car insurance broker. Whilst some insurers just count points, others are more careful to consider the nature of the offence. QuoteA counts a great many 'convicted' motorists amongst their clients - because they take the nature of their conviction into account when offering car insurance of the best value to a client.

([PRWEB](#)) April 10, 2005 -- Points make prices higher, right? Not necessarily - driver penalty points do not have to pump up your insurance premium - it's just a question of choosing the right car insurance broker.

When six points on your driving licence can pump up your premium by a whopping 25% it makes sense to choose a broker with care, but whilst some insurers just count points, others are more careful to consider the nature of the offence and do not unjustly penalise motorists convicted of what may be considered less serious offences.

When the difference can cost several hundred pounds over the period the penalty points stay on your licence it's important to know who does what. A good way to get the best deal is often to let a broker do the work. They deal with many different insurers and know how they view convictions and what methods they use to calculate premiums.

QuoteACar specialises in providing such a service to drivers and that is why we count a great many 'convicted' motorists amongst our clients - because we always takes the nature of their conviction into account when looking for an insurance policy that offers the best value.

Chief Executive of QuoteACar Tony Allen says: "There are a whole host of offences that attract penalty points. Just look on the DVLA website and you will find five pages of them. They range from the serious Â£ causing death by careless/ dangerous driving and driving whilst drunk Â£ to the less serious Â£ using an unsuitable vehicle or one with parts that are in a dangerous condition.

"All attract points from 2 to 11 per offence according to how serious it is considered, but it is unfair for brokers to treat a driver with two small offences as they would a driver with a single more serious conviction if the result is that both have the same number of points on their licence.

"They need to be more responsible and consider the conviction, not the points tally, when calculating premiums. A driver convicted of having defective windscreen wipers (CU20-3 points) or parking too near a pedestrian crossing (PC30-3 points) should not be penalised as much as a motorist caught speeding (SP30-3-6 points). Yet some brokers do just this.

"We don't, and we believe it's time those that do changed their methods. We can't make them do this; we can just promise our customers that we will look at each proposal on an individual basis and be realistic about their convictions.

"It's a service standard that is proven and provides policyholders with insurance that is good value for money and does not unfairly penalise them for previous relatively minor mistakes."



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**Contact Information**

Dave Beynon

QUOTEACAR

<http://www.quoteacar.co.uk>

08707 70 90 70

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