



Lying To Get A Car Insurance Quote – Why It Drives Up Premiums

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([PRWEB](#)) July 3, 2005 -- If you've ever wondered why car insurance premiums can be quite pricey or wished that you could pay less for something that you can't see, can't touch and that won't improve your success rate with the opposite sex, then wonder no more. It seems that many unscrupulous drivers are pushing up the rates for honest motorists like us. According to www.hootcarinsurance.co.uk as many as 1 people in 10 lie on a car insurance application form to get a cheaper quote. It also seems that some 24% of people are happy to drive uninsured and without an MOT. These are shocking statistics that demonstrate why the cost of motoring is rising every year.

When drivers are filling in their forms it seems that some are happy to play down the profile of their car, stating that they drive a Ford Fiesta (brown) rather than a Subaru Impreza (electric blue, infrared lights) or that they are 25 rather than 17 and fresh from the local driving school. People also conveniently forget minor incidents like driving in to garden walls, bus shelters and other cars in order to boost their no claims discount. The biggest fib of all though, is that the car is kept in a garage overnight, insurance companies like this and will award good discounts.

It's easy to see why some people might think it's a great idea to bend the truth. Sadly it means that the honest driver comes off worse. Take heart however, in the fact that people who lie will usually get found out. They won't be insured when they prang their car, so won't be able to get it fixed without paying through the nose.

To bring the costs down for everyone, drivers need to be honest when filling in their forms. If they shopped around they would know that you can save as much as £120 just by spending ten more minutes online.

According to Paul Johnson, insurance specialist at Hoot Car Insurance, it's advisable to spend a few more minutes shopping around to get the best quote.

I'd advise people to get a few quotes before they make their purchase. It doesn't take long to get maybe 5 quotes and then compare them. That way you know you are definitely getting the best deal.

Hoot Car Insurance gives young people one of the cheapest quotes on the market quickly without the hassle associated with filling in lengthy forms. To save up to 60% on your premiums visit our website at www.hootcarinsurance.co.uk or call us on 0808 195 9954.

Hoot Car Insurance is an online car insurance provider which offers massive savings on existing premiums and gives the customer the ease of buying online.

By Sophie Evans – www.hootcarinsurance.co.uk
Online car insurance provider exclusively for young people.

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HOOT CAR INSURANCE

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Online Web 2.0 Version

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