



Powerseeker.co.uk - Most Reputed Car Insurance Company

For instant car insurance quote, visit www.powerseeker.co.uk

(PRWEB) July 1, 2005 -- Automobile owners on the lookout for car insurance quotes should contact with the reputed car insurance companies listed at www.powerseeker.co.uk

Most reputed car insurance companies listed at Powerseeker.co.uk provide insurance cover to women drivers and owners of modified and performance cars, as well as the average car owner. Women drivers are charged a lower premium by insurance companies, because statistics prove that women are careful drivers who do not get involved in major accidents and raise smaller claims, as compared with male drivers in the same age group. Women restrict the use of their car to within their city or town, and use public transport when out of town.

Many owners overhaul their car engines and repaint their cars, without realizing that these changes are not covered by a typical car insurance policy. These owners need a modified car insurance policy, offered by specialist insurance companies. The modifications made to a car by an owner are categorised as 'loading' and are converted into a pound value. This amount is added to the premium. The amount charged as loading is based upon the original value of the car. If the car was originally an inexpensive model, the amount of loading charged will be reduced. This policy enables the owner to get the car repaired in case of a major accident.

Specialised insurance cover is also available for owners of performance cars, such as Ferraris and Porsches, since these cars are serviced by specialists. While the owner of a standard car model pays a reduced premium at the age of 25, performance car owners pay higher premiums till the age of 30.

The car insurance premiums charged by most reputed car insurance companies are based upon where the owner lives, the car's mileage, the owner's driving history and age, the number of family members driving the car and the cover required. If the car owner is a careful driver and the car has a mileage below 12,000 miles, the insurance premium is likely to be lower. The insurance premium will be reduced further if the owner parks the car in the garage or the driveway, not on the street, to avoid thefts. Car owners should shop around for the best deal to cover bodily injury and property damage liability, personal injury protection and protection in case of collisions with other automobiles or trucks.

For more details on car insurance quotes, visit www.powerseeker.co.uk/

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