

## An extra lane doesn't just cut congestion...

*... car sharing could save drivers thousands says insuresupermarket.com  
Motorists can cut their premiums by almost 15% or over £100 in some cases  
Savings in petrol could be over £2,600*

([PRWEB](#)) July 17, 2004 -- New measures to reduce congestion have recently been put forward by the government, including a new toll road opening between Birmingham and Manchester and the suggested introduction of a separate lane for cars with more than one passenger. The idea of car sharing is not just beneficial for the environment and congestion, however. Research from [insuresupermarket.com](#), a website where consumers can compare insurance products and save money, shows that car-sharing can also save motorists over £2634 a year.

Richard Mason, director, <http://www.insuresupermarket.com> comments: "Car sharing isn't feasible for everyone but for those that can, it is certainly an option worth considering as you can save a considerable amount of money not only on petrol but also on your car insurance premiums. Halving your mileage can knock as much as 15% off your premiums and by shopping around to make sure you've got the best deal could further reduce premiums by as much as £283."

[insuresupermarket.com](#) provides the tips that can help reduce your insurance premium (see below).

- \* Fit an alarm - most insurers will discount your premium if you have one.
- \* Shop around. The ABI states that the average customer can save 35% by shopping around
- \* 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.
  
- \* Give an accurate estimate of your mileage - if you do very little mileage each year then tell your insurer
- \* If you have a garage then use it, as this will reduce the risk of theft and therefore your premium.



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