

Woman! Car insurance shopping is easy at CoverGirl

All the women's car insurance buying tips you'll ever need

Now ladies, car insurance is never going to be as interesting as the new chick-flick movie or as much fun as trying on thirty different outfits for your best mate's big day. But, there is car insurance and then there is **woman's car insurance** and you need to know what you're buying.

The cheapest car insurance for women may not be the best

Ok, so you've got a second hand car for Uni that only cost a few hundred pounds and you've got to get cheap car insurance for it. Apart from coming to CoverGirl, who are dedicated to finding woman only cheap car insurance, your other option is to go for the lowest rate of car cover.

Third party only cover (TPO) is the most miniscule level of insurance you can buy at CoverGirl. It only protects other people and their property from damage that could be caused by you.

In the unlikely event of an accident ('cos women **are** statistically safer drivers than men), you would have to pay for repairs to your vehicle. It might well be more economical to just replace your cheap car than to pay the excess and increased insurance premium for higher cover.

What if you've got a half-decent car that needs cheap ladies insurance?

Third party fire and theft insurance offers the same cover as TPO, but if your car is involved in a fire or stolen, then you will be covered.

If your car is worth over £1000 it is usually worth opting for this level, but you still will have to pay for any repairs to your car if it is damaged and you are at fault. Sorry!

Oh yes! You've got a decent car and you're a woman who needs the best

If this is the case ladies, car insurance comes no finer than fully comprehensive. In addition to the cheaper options' cover, this level of insurance for women means that apart from an excess (an agreed amount payable if your car needs repairing) you are also covered for accidental damage to your own car.

Generally, you will also be covered for personal accident benefit (a certain amount of medical expenses incurred from an accident) and loss of or damage to personal effects in the car, up to a certain limit. So, your Gucci handbag is covered – phew!

Frequently asked questions – Go on Girls, ask away!

As a new female driver will I get “no claims discount”?

If this is the first time you're insuring a car – then the answer is no! You earn one year's no claim discount every time you renew your woman's car insurance without making a claim in that year of driving. So, safe driving really does pay.

At CoverGirl we offer you up to 30% discount if you have a no claims record. Good, eh?

My lovely lady car has security devices. Will that help?

Yes, factory fitted or additional security devices, such as engine immobilisers and GPS tracking systems, are going to make a difference to your cheap insurance premium; so will being able to park it off-road or in a garage. Talk to our friendly team of advisers for more specific help.

I want to drive my car whilst on a girly holiday in the South of France, will I be covered?

Going away? Good for you! Most CoverGirl policies will cover you in Europe and this can be extended for trips outside the EU. However, we would always advise that you give us a call to double check your policy and what cover you will receive outside the UK.

An accident sounds like a lot of paperwork for a busy girl. Is this true?

Usually, a CoverGirl claim can be settled over the phone – and we all love a good phone call, don't we?! Sometimes though, especially if the blame for the accident is contested, you may be required to fill out a form giving a written statement, and perhaps drawing a sketch of the accident as you see it.

We would always advise taking down as many details of the accident as possible at the time, including the names of any independent witnesses. Photos are also a good idea – so get snapping with your phone – it could prove you were in the right.

Women's Legal Expenses Insurance – that sounds serious!

Ok, so it's not a question, but it **does** sound ominously scary and really it's there to be a great help to you. When you have legal expenses insurance in your cover it means that if you require legal support following an accident you will not have to pay for legal representation. Of-course, all policies vary, so check the details of what you are covered for at the time of purchase.

All CoverGirl women's motor insurance policies include legal expenses insurance policy providing up to £50,000 worth of legal cover at no additional cost. Other car insurance companies may charge up to £50. That's £50 you can spend on the holiday wardrobe for the South of France. Oh yes!

So ladies, what are you waiting for?

Now, you know all the relevant stuff, it's easier than choosing shoes, isn't it? You know what you want and, at CoverGirl, you can get it.

Call our friendly helpline advisers on 0800 954 9756 and get dedicated women's car insurance from an insurance provider who can pass on the benefits of safer women drivers to you.