

Reading the small print and things you should know about car insurance

How often do we read the small print, not just [car insurance](#) but about any contract that we sign up for, I guess that not very many of us do. But it is really important when buying car insurance to know just what we are covered for and what we are not.

When we at www.chooseinsurance.co.uk source insurance on your behalf, all the details of the policy are available for you to see and you will always get these either sent to your home by post, or available to download through e-mail or from the site.

Let us look at some of the beliefs and misconception that exist in the car insurance market. If you buy a comprehensive cover for your car it means just that, or does it. If on your proposal form you have said that your car is always garaged at your home and a garage does not exist, your policy in the event of a claim, particularly theft from outside your house on the road, could be invalid.

You have said that you have no convictions, but when you have been involved in an accident, should the matter go to court and it turns out not to be true, your insurer may not pay out for a claim, very serious if there is an injury claim.

What about driving under the influence of drink or drugs, check the small print to see if you are covered in the event of a bump, even if you were in no way at fault.

You should always check the small print to see what the third party liability covers; millions of pounds could be involved. Remember to check out the conditions that are applied when you take out third party fire and theft car insurance and do not believe that your insurer will pay out for damage to another vehicle if you are involved in an accident that turns out to be your fault, you could be involved in expensive litigation, it really can pay to go the extra mile and have full cover, you may be surprised how little extra it costs.

About the Author

Richard Young is a freelance article writer and currently spends time writing for [Choose Insurance](#).

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