

Published based on [Car Insurance for Women in the UK](#)

Car Insurance for Women in the UK

There are companies that offer specialist car insurance for women in the UK. However, critics have suggested that they are not really cheaper than normal car insurance companies.

Companies offering specialist [car insurance for women in the UK](#) have grown in popularity over the last few years. These companies work on the basis that female drivers are less likely to have an accident than their male counterparts so they charge them less for cover. Some drivers are cynical though and argue that this isn't necessarily the case.

What is the idea behind female vehicle cover then? Generally, women are charged less than men for insurance by most companies simply because they make fewer claims. Male drivers have a far higher chance of being involved in a road accident as new drivers than female drivers do so the insurance companies take more money from them. The idea behind women only insurance is that if the company is not covering any male drivers then they will have to pay out for fewer accidents and can reduce the amount they are charging customers overall.

This sounds like a great idea and some women-only companies may very well be cheaper. Even so, the premiums you pay are not just dependent on whether you are male or female. This means that if you're looking for car [car insurance for women in the UK](#) it might not necessarily be cheaper to buy a policy with a women's only company.

The make and model of your vehicle will affect how much your insurance costs. The bigger the engine in your car, the more you will have to pay for insurance. Additional factors, such as your career and how much driving it involves, will also raise or lower your premiums. When buying any kind of insurance, it is wise to look at all the options available. Critics have claimed that the idea of women-only insurance is just a gimmick but it does seem logical that the insurance company would have fewer claims and therefore be able to pass those savings onto their customers.

Women-only car insurance might save you money but the only way to actually find out for sure is to compare policies and find one that is right for you. Everyone's personal circumstances are different and the kind of quote you get will depend on the criteria of the company.