

Published based on [A Few Reasons Why Taking Out Temporary Car Insurance Might Be Beneficial](#)

A Few Reasons Why Taking Out Temporary Car Insurance Might Be Beneficial

Although the majority of insurance policies are still sold annually, due to the growing needs of drivers, the increasing number of vehicles owned by individuals and families and a more flexible approach to driving for many people, insurance is now available on a short term basis.

Short term car insurance is usually referred to as policies ranging from 1 to 28 days although there are a number of specialist insurance companies who now offer flexible cover for between one to six months and even pay-as-you-go options allowing drivers to setup and manage their policy online and switch off the [temp cover](#) when they know they will not be on the road.

There are many reasons and situations where drivers may take out a temporary insurance car policy and a few are given below:

1. Ensuring you are covered when visiting friends and family.
2. Cover for an additional driver so driving can be shared on holiday or a longer journey
3. Insuring a foreign guest who will be visiting
4. Purchasing a new car and requiring drive away insurance to get it home
5. Taking a test drive and requiring cover for a day or weekend
6. Wanting to protect a No Claims Discount on a main policy while borrowing a friends car

When moving house, some people borrow a van from a friend and colleague and require short term van insurance. [Temporary van insurance](#) or rolling monthly cover is also useful for contractors who may need a van for a specific job they are working on for a short period of time.

[Temporary bike insurance](#) is also popular for riders who, for example, may be planning a summer biking holiday with fellow bikers but who usually drive their car when at home and are looking for better value than taking out annual insurance cover.