

Published based on [When buying Auto insurance online you need some Tips](#)

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The car is an absolutely essential part of life for people in Britain today. The fact that it has grown in importance shows just how much we rely on it, and it stands to reason that our country, and possibly the world, would struggle to function without it. Suffice to say however, there are a lot of responsibilities go hand in hand with owning a car, including tax, MOT and, possibly most importantly, a good insurance policy. Now, [car insurance northern ireland](#) is arguably the most marketed and advertised insurance out there, so what can you do to cut through the morass and make sure you are getting the best possible quote?

Well first up is a massively important tip that might seem self-evident but needs reinforcing anyway: DO NOT LIE! It might seem cheaper in the short term to lie about any modifications or the size of your engine, but if a claims officer turns up to see your 1.0 litre Fiat Uno and sees a 3.0 Cosworth Turbo with a massive body kit, you not only are going to have you claim laughed away but you could get in serious trouble. The same goes for "fronting", where kids put their parent as first driver on their car.

With that out of the way there are numerous other things you can do to bring your [car insurance](#) premium down. For one, try to calculate your mileage and how you could cut it down as the shorter the time you are on the road, the less chance there is of you being involved in an incident. Also make sure you look for companies that actively target the type of person you are; for example, if you are a young driver, a pensioner or a professional of some sort that has an insurance company specifically aimed at drivers like.

Another thing is that excesses count for a lot when you are searching for insurance, so if possible, always push for a higher excess if you can manage it, as this will send your basic premium tumbling. Also, be sure to mention anything that could possibly reduce the risk of danger or damage to your vehicle to the insurer. For instance, if you have an immobiliser, an alarm or other safety features fitted make sure the insurer knows, as this could reduce the price of your policy. Along this line, inform the insurer if your car is kept off the road or in a garage, as the latter in particular can reduce your price down a fair way.

My final tip is the tip that I would give to anyone searching for [northern ireland car insurance](#) online, and that is to save yourself the onerous task of going to all the insurance companies and instead use a price comparison site. Within a couple of clicks you can have all the options there for you, which is far better than trawling the companies yourself.

So, as mentioned before, the car insurance market is a fierce and competitive one, but you should use this to your advantage. By paying attention to a few little details and doing a little online research, you should be able to find yourself a great deal on car insurance.