Adding additional drivers to your Car Insurance Policy

Dependent on who you wish to add to your car insurance policy this may mean your premium can rise or fall; Quoteme.ie is here to help you decide what to do.

Adding a named driver to your policy?

Generally it is possible to add extra drivers to your motor insurance policy; get an online car insurance quote to check if this applies to you. It can happen that the adding several named drivers will add to cost of the policy but this may not always be the case, if your named drivers are considered by the car insurance company to be a lower risk than you are it may reduce your car insurance premium further. By getting an online quotation you can quickly and easily assess what is the most cost effective motor insurance policy for you.

Friends and Family as additional named drivers

It is possible to add most drivers to your policy. It depends though on certain criteria, age, gender, relationship to you, driving experience and claims experience all have relevance.

In some instances your car insurance premium may increase, for example if you are a parent and are adding on a young inexperienced daughter or son. This can be expected as young drivers, generally speaking, have higher claims than those of other drivers and their inexperience may result in a higher accident rate.

On the other hand if you are a young driver it is likely to be cost effective for you to add a parent to your policy. This suggests to the insurer that the overall risk might be lower and resultantly it is likely that your motor insurance premium will be cheaper.

Insured and Spouse, e.g. Male insured with their spouse added to the policy, can be one of the most cost effective insurance quotes available, as claims in this category are generally lower.

Things to remember when getting your car insurance online quote

- If someone already has their own car they may have comprehensive driving of other cars on their policy which means that they can drive your car with comprehensive cover – this could mean you don’t need to add them to your policy

- Adding your Spouse to the policy or if you are a young driver adding your parents may give you a reduced auto insurance premium, check what gives you the best quote by doing an online quotation.

- If you add a named driver they may benefit from this as many insurers will acknowledge named driver experience when they get quotes from themselves on their own motor insurance policies.

- Named drivers may increase or reduce the cost of your car insurance – be sure to check all options before you decide to buy