

Young Driver Insurance



What is it?

Whether you're a learner driver or have recently passed your test, insurance premiums can be difficult to find and expensive to take up. But rhg can arrange a range of policies for young drivers to get you covered quickly and easily.

Who needs it?

Whether you're driving your own car or being a named driver on someone else's, you'll need to make sure you're fully covered, both before and after you've passed your test, and even during your exam if you're using your own vehicle.

What does it cover?

We can arrange cover for a number of situations, including:

Fully comprehensive learner insurance

- available as a short term or annual policy
- includes legal liability cover
- low excess of £250 if you need to make a claim
- learners earn their own No Claims Discount
- cover available on most cars up to group 32, with a current value of £30,000

Named young driver insurance when driving someone else's car

- available before and after you pass your test without any price increase
- sits alongside your parent's policy
- any claim against the learner policy does not affect the car owner's No Claims Discount.
- black box technology enables safe driving skills – log on when you're the driver
- learners earn their own No Claims Discount
- cover available on most cars up to group 26, with a current value of at least £2,000

New driver insurance

- for 17 to 24 year olds who are driving their own car.
- black box technology to help develop safe driving skills
- no night driving restrictions
- cover before, during and after you pass (with no increase in policy costs)
- learners earn their own No Claims Discount

Short Term Student cover

- for students aged 18-27 who have passed their driving test and are living away from home.
- temporary insurance from 7 to 28 days.

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RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Rear Office of Manor House, 21 High Street, Baldock, Hertfordshire SG7 6AZ. Company Number 1262851

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What does having Young Driver Insurance mean to you?

Getting out there and learning to drive is one of the major milestones, giving you independence to go places when you want to instead of having to rely on everyone else and their own timetable. But insurers don't always want to insure young drivers and those that do can often hike up the price so much that it's no longer affordable. We can arrange insurance that will give you the freedom to go where you want, when you want, with affordable insurance. It might stop your mum or dad worrying so much too.

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