

# Young Driver Insurance



## What is it?

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

## Who needs it?

Whether you're driving your own car or need to be able to drive someone else's, you need to make sure you're fully insured, before and after you have passed your test, and even during your exam if you are 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 less than £30,000

### Named young driver insurance when driving a parent's car

- available before your test and without any price increase after you have passed.
- 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 – just log on to the app when the young driver is driving
- the young driver earns 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

- designed 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 and after you pass your test (with no increase in policy costs)
- learner drivers earn their own No Claims Discount

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#### 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.

## 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, instead of having to rely on someone else and their availability. Not all insurers want to insure young drivers and those that do can increase the premiums so much that it's no longer affordable. We can arrange insurance cover that will give you the freedom to go where you want, when you want at affordable prices. It might stop your loved ones worrying so much too.

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