

# Top insurance tips to save thousands in 2010

Published: 15/12/2009

Topic: Press Release, Insurance, Car, Home, Medical, Travel

Save over £1,315 by following these top ten insurance tips from [moneysupermarket.com](http://moneysupermarket.com).

Insurance is a vital part of everyday finances for us all; but there is no need to pay over the odds for it, especially at a time when seasonal spending takes over our finances. [moneysupermarket.com](http://moneysupermarket.com) reveals quick and easy ways to save a typical family over £1,315 on their insurance.

Despite reports Brits are expected to spend half what they did in 2008 on Christmas this year\*, "Mega Monday" saw them spend a whopping £1.4million online in one minute\*\*, with total sales expected to reach over 400million\*\*\*. To make up for this Christmas splurge, UK's leading price comparison site reveals ten top tips to save on everyday insurance policies.

**Steve Sweeney, insurance expert at [moneysupermarket.com](http://moneysupermarket.com), said:** "While insurance is essential for financial security and peace of mind, it is important Brits only opt for a level of cover relevant to their needs, and at the best available price. Many people make the mistake of over-estimating the level of cover needed on their home and car insurance for example. At a time when we are likely to be splashing out on Christmas presents, it is important people remember that their outgoings can be trimmed by shopping around and taking several easy steps to reduce their insurance premiums.

"Across the board on standard insurance products, a family could see impressive savings of over £1,315 in 2010 - a great kick start to the New Year."

## Travel Insurance:

Top tip 9 - Choose the best deal from an independent provider rather than accepting the standard deal from your travel agent - save £33.

Top tip 10 - Choose annual rather than single trip policies if planning to travel abroad more than once a year - save £6

Total = £39

## Travel Insurance

Scenario Couple - two weeks to Spain

Provider	Premium
Elect Travel Insurance <i>Essentials Single Trip</i>	£8.88
Thomas Cook <i>Economy Single Trip - Europe</i>	£41.99
<b>Difference</b>	<b>£33.11</b>

**Moneysupermarket.com**

**15<sup>th</sup> December 2009**

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Top tip 10 - Single Trip vs Annual

Provider	Premium
<b>Single trip</b>	
Elect Travel Insurance <i>Essentials Single Trip to Spain for 1 weeks</i>	£8.38
Holiday Extras <i>Supersaver Single Trip to Portugal for 1 weeks</i>	£11.96
Simply Travel Insurance <i>Bronze Single Trip to USA for 2 weeks</i>	£24.76
Provider	Premium
<b>Annual trip</b>	
Insurewithease <i>Bronze AMT Worldwide</i>	£38.78
<b>Difference</b>	<b>£6.32</b>