

Buying a new van? - things to consider with your van insurance

Buying a new van is an important process and there are a multitude of factors when considering the best option. It's important to have a clear understanding of what you need the vehicle to do and how you will finance the van? Will you pay cash or are you looking to free up working capital by choosing a van lease with a regular monthly payment?

Costings:

Perhaps the best place to start is by looking carefully at your budget. Your budget should incorporate a number of considerations such as: day-to-day running costs, breakdown cover, maintenance, upkeep and livery. How economical is it to run? When making your calculations perhaps the most important cost consideration other than buying the van itself is the cost of [van insurance](#). It's critical to factor your van insurance into your overall cost.

Van Insurance:

Notwithstanding the fact that insurance is legally compulsory, the basis of an insurance policy is in effect a difference of opinion between you (the insured) and the insurance company. The Policy and premium will be based upon a number of factors including: where the vehicle will be driven, where it will be parked at night, what it will transport, who will drive it etc.

Here are some tips that can help keep your van insurance costs down:

• Be smart. Pragmatism is the key. Avoid oversized engines or modified vans which might push up the premium costs.

• Is the van for business or personal use? Make sure your insurer is aware if the vehicle is only for personal use; it could save you a lot of money.

• How much cover do you really need? Don't buy unnecessary coverage but be sure to take sufficient insurance. For example are you paying for EU coverage when it's unlikely you will take the vehicle abroad? Does your policy sufficiently cover anyone injured in an accident?

• What about the excess? Could you afford to pay for small repairs yourself and thereby protect your no claims? A no claims discount can save you as much as 70%.

• Park the van securely overnight - on a private drive way or in a garage

• Leave the van empty overnight.

• Add safety anti-theft devices and other safety equipment. Secure doors, alarm system, ignition lock and immobilizers will keep the cost of your premium down.

Good quality, cheap van insurance is out there with some companies sifting through hundreds of policy options to find the best quality cheap van insurance available. Take this advice, go online and grab yourself a great deal today.

About the Author

Julia Niven; One Van Insurance search a panel of the UK's leading van insurers to find you a great deal on your van insurance.

Whether you need van insurance for private or business use, our click and buy service means you can arrange your [van insurance](#) online in minutes!

We offer fully comprehensive cover, third party, fire & theft and third party only cover. Visit our site and see what [cheap van insurance](#) deals we offer.

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