

Car Insurance

Money

The levels of cover, and what actually moves the premium.

Cover levels, from least to most.

Level	Covers
Third party	Damage you cause to others
Third party, fire & theft	The above, plus your car for fire and theft
Comprehensive	The above, plus your own damage
Excess	Your contribution per claim
Voluntary excess	Extra you agree to, to lower the premium
Named driver	Others you permit to drive

Adding an experienced named driver can reduce a young driver's premium. Naming the main driver falsely is fraud.