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Temporary Car Insurance – Revealed Method to Get a Discount - 989

It is becoming more and more common these days for consumers to buy [temporary car insurance](#) instead of buying a policy for a longer period.

Since people have much less disposable income these days, this type of temporary insurance offers a realistic alternative to paying out much more for a long term plan.

Insurance companies all regard [Temporary car insurance](#) differently as some see it as very high risk.

As you probably know, a lot depends upon your own personal circumstances, and the type of car you want to insure as well as the number of days you want cover.

There are many consumers who need cover for just a few days while they're changing cars, or need to borrow a car at short notice.

A major problem for lots of consumers is leaving it until the last minute to buy the temp car insurance and just accepting the first quote they get. You should make some enquiries now, when you don't need it so you have an idea of the costs involved for when you do need it.

The term you can get temporary cover over varies from just one day to maybe up to 30 days. It is an ideal way for a young driver to be able to drive a car legally on a road trip.

Young person's car insurance is very expensive, running into the thousands of dollars, and the vast majority cannot afford these high premiums simply because most of them are students, or are in low paid jobs. So in some cases, temporary car insurance can be the only option.

These policies can be very affordable for young drivers who might only want to take a car on vacation for example.

Paying the fee on a temp policy for a short period saves them an enormous amount of money and gives them a service they wouldn't ordinarily be able to afford.

Several insurance companies offer temporary car insurance targeted to people in high risk categories, such as the young or those with poor safety records.

Driving with insurance is a legal requirement in most countries and buying this type of insurance, although it might be relatively expensive on a day to day basis, ensures drivers stay on the right side of the law.

Fraud has been a major factor in the rise in cost of temporary car insurance. Certainly over the last 5 years we have seen the cost rise considerably.

There is no doubt that if full long term insurance is out of your range, temporary insurance could be the answer. Not only does it enable you to drive legally, but it helps you build up a better driving history which will reduce your costs in the long term.

To discover more tips on why you need [temporary car insurance](#) visit our website. We also have some great [temp car insurance](#) resources on our Squidoo Lens.