

The ultimate guide to

# taking your car to university



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# All you need to know about taking your car to university

So you're off to uni and you're lucky enough to have your own car – the question is, should you take it with you? For some it's a necessity, but if you're not sure, we've put together this handy guide to help you decide. We weigh up the pros and cons, outline the costs – and even look at ways you can save money if you really can't bear to be parted from your runaround. Happy driving!

## Pros

### Convenience

No lugging books and laptops across town, no relying on public transport, hassle-free food shopping.

### Freedom

Go anywhere, any time. Whether to explore the countryside or pop back home to drop off your washing.

### Popularity

You've got wheels. Suddenly everyone is your friend.

## Cons

### Cost

It's not just tax, MOT and insurance, there's also fuel and repairs to think about.

### Parking

If you're in a busy city, parking is expensive and difficult. Many campuses also charge – and they normally give priority to teachers and people with mobility issues.

### Hassle

Everyone wants you to be their free taxi service. A refusal often offends. Do you need the grief?

## Leaving the car at home? Read this

If you do decide against taking the car to uni, you still have to keep it taxed and insured **unless** you declare it out of action. For that, you'll need to apply for a Statutory Off Road Notification (SORN) from the DVLA, either [online](#) or by calling 0300 123 4321. Your tax will automatically be cancelled and you'll be entitled to a refund on any remaining full months. Also remember to cancel your insurance as well (why pay to insure a car you're not using?). Note, however, that once you've declared a car off the road, you can't park it or drive it on any public road or you'll face a very hefty fine. For more info, see [here](#).



## The main questions to ask

### Do you need it?

If you're going to be living miles away, if your course demands you travel to different campuses or work placements, if you're carrying heavy equipment, or if you have a part-time night job that will force you to rely on infrequent buses, then a car could be indispensable. If you're in halls of residence, doing a classroom-based course or in a city with good transport links, having a car might be considered a luxury.

### What's the cost?

Insurance is probably going to be your biggest single expense – drivers aged 17-24 will this year pay an average premium of £1,354.27\*. On top of that there's car tax (which depends on the car and its emissions), fuel, the MOT, plus unforeseen circumstances such as crashes, breakdowns or damage. Can you afford to fork out for sudden repairs?

### Is it safe?

Where you park your car overnight is a major consideration, especially as far as your insurance is concerned. Many first-year students stay in halls of residence where parking is severely restricted, so you may be forced to park on public streets, which could increase the risk of damage, vandalism or theft.

### What are your options?

A National Union of Students Railcard gets you 12% off 1-year railcards, 20% off National Express and Eurolines coaches – all of which represent considerable savings if you're travelling back home a lot. Also, if you think you'll need a car sometimes but won't be using it regularly, is a rental car a better idea? Can you cycle safely and easily around town? Or is it still cheaper to drive back and forth? Doing your sums will help you decide.

### What's your uni's policy?

Many universities actively discourage students bringing their cars as part of their environmental credentials and because of complaints from local residents that students with cars cause congestion and take up vital parking space – especially controversial if they're based in city centres. Other learning institutions are more understanding. Finding out where your university stands on the matter will inform your decision.



# Car Insurance - the essentials

## Cheapest cars to insure for 17-24-year-olds\*

1. Volkswagen Up!
2. Fiat 500
3. Fiat Panda
4. Vauxhall Adam
5. Peugeot 107
6. Citroen C1
7. Skoda Citigo
8. Hyundai i10
9. Hyundai i20
10. Toyota Aygo

If you're taking your car with you to university it will almost certainly have an impact on your insurance. Here's what to do before you set off.

## Notify your change of address

Tell your insurance provider your address is changing as it could invalidate your insurance if you don't. Where you reside whilst studying is now considered your main address. And where you live has a strong bearing on how much you pay. For example, if you're moving to an area with a high crime rate, it's more likely that your car will be broken into, damaged or stolen. This might be less likely in a leafy neighbourhood.

## Sort your parking

You'll need to let your insurance provider know where you park your car – usually during the day and at night. On a private driveway overnight is ideal. That's fine if you live in a student house, but what about halls of residence? Is there any secure parking available nearby?





## Make it secure

Bumping up your car's security might help to cut your premium. Look into how much an alarm or immobiliser will cost, then ask your insurance provider whether adding one will make a difference to the cost of your insurance premium.

## Watch your mileage

If you think that you're going to be doing more – or less – miles than when you took out your insurance, again talk to your insurance provider. Will you be driving home every weekend or just at the end of term? Do a rough calculation. (It might be good news as a drop in your mileage could mean you end up paying less.)

## Are you a named driver?

If you shared your car with one of your parents when you were living at home, they might have added you as a named driver on their car insurance policy to save you money. But if you're now the only person driving your car, you'll need to tell your insurance provider – or you could end up being guilty of something called fronting. It's a type of insurance fraud that can mean your car insurance isn't valid and you can even be prosecuted.

## FYI: third party insurance isn't always the cheapest!

A lot of students choose third party car insurance because they assume it's the cheapest option. But it might not be. Use a price comparison website, such as [comparethemarket.com](https://www.comparethemarket.com), to check out prices for all three types of car insurance: third party, third party fire and theft and comprehensive. You might find that comprehensive cover is actually cheaper than third party, giving you more cover at a better price!

# 10

## Ways to make your insurance cheaper

### Lower your mileage

Less use equals less risk. It also cuts fuel costs. Just make sure you give an accurate mileage estimate when you take out car insurance – set it too low and you might find your policy isn't valid if you need to make a claim.

### Think telematics

Sometimes known as black box insurance, a small device in your car or an app on your phone monitors your driving and tells your insurance provider how safe you are. Safer often means cheaper to insure.

### Don't be flash

The higher the spec or bigger the engine, the higher the insurance premium (and the tax) is likely to be. Practical and economical is the way to go.

### Pay in one go

It's always cheaper to pay your yearly insurance in a lump sum than spread the payments, due to the interest rates charged.

### Don't modify

Souping up an old banger might make it look pretty but it often bumps up the insurance premium. Check your policy for what constitutes a modification.

### Up your excess

Increasing your voluntary excess (the amount you have to pay when claiming) can save vital cash. But don't set it too high because you'll also have to pay a compulsory excess set by your insurance provider if you make a claim.

### Keep it clean

A clean driving licence usually makes you a safer bet. Speeding fines and points, etc, will count against you. It goes without saying you should **never** drink and drive.

### Beef up security

Car alarms, immobilisers, etc. Little changes could make a big difference.

### Build your no claims discount

Each year you complete without claiming on your insurance will give you an additional year of no claims discount. You might even consider protecting your NCD, which could allow you to make two claims a year before your discount is affected.

### Shop around

Staying loyal to one insurance provider rewards them, not you. Always shop around when it comes to renewing. Doing so could save you £289.81\*\* per year. And it's remarkably quick and easy with a price comparison website such as **comparethemarket.com**.

### Student drivers – the costs

Yearly average spend of drivers aged 17-24\*:

Insurance	£1354.27
Fuel	£811.31
Road tax	£115.00
MOT	£54.85
Breakdown Cover	£43.60
<b>Total</b>	<b>£2,379.03</b>



Now you know all there is to know about student car insurance, you can buy with confidence. Click **here** to find more information or get a quote.

 **comparethemarket.com**<sup>TM</sup>

\*Taken from **comparethemarket.com** Young Drivers Report, August 2017

\*\*The average saving is based on the difference between the cheapest click-through price presented and the mean average of the top five cheapest prices presented to a customer, where a consumer has clicked through to buy.