

Car Insurance – Why pay for something you don't use?

Wednesday 17 April, 2019

Traditional car insurance doesn't make sense and can mean paying out £100's unnecessarily if you don't drive much. Wouldn't things be simpler if you only had to pay for the miles you do drive each month?

PayingTooMuch.com are one of the few insurance brokers in the UK able to offer a solution to consumers tired of paying through the nose having teamed up with 5-star Defaqto rated insurer - By Miles to offer a 'pay-as-you-go' car insurance.

Available to 25-76 year olds with at least 2 years' driving experience, the By Miles proposition couldn't be more simple, with fairer pricing and easy management. By Miles insurance is underwritten by AXA, one of the UK's leading insurers.

Here's how it works: You pay a small fixed annual cost which covers your vehicle against theft, vandalism and accidental damage while it's parked, and then a personal per-mile rate for every mile you drive. Mileage is measured by a tracker which plugs in easily under your car's dashboard. Using the By Miles app or online dashboard, you can see the cost of every journey as soon as you finish it. The app will also locate your car if you've forgotten where you parked it!

With a By Miles policy your mileage is accurately tracked - meaning if you drive less, you pay less. You can work out your annual mileage by checking your MOT certificate to see how many miles you've driven in the year, and if like many, it's less than the national average of 7000 miles p/a, you could be paying more than you need to with a traditional insurance policy. Journey costs are capped at 150 miles per day and 10,000 miles p/a – so if you drive any more than that, the extra miles are free!

What's included as standard?

- Comprehensive cover
- Protected No Claims Discount
- Free courtesy car
- Personal accident cover for the main driver and their spouse
- Uninsured driver cover (your NCD will be protected and you won't pay an excess)
- Misfuelling cover
- Replacement key cover
- Three free policy changes
- Personal belongings cover
- New car replacement for cars less than 12 months old

Optional add-ons available

- RAC breakdown cover
- Legal expenses cover

When PayingTooMuch.com started offering By Miles insurance, Managing Director Michael Ward was surprised at just how much money he could save each year and purchased a policy for himself. Michael says "I think this type of cover is the way forward. I'm paying a fair price for a fantastic policy and love to use all the features on the app. I'll be switching my whole family to pay-as-you-go when it's their turn to renew."

It's always worth comparing policies, to ensure you're getting the most for your money. By using an Insurance Broker, such as PayingTooMuch.com, you'll be able to compare a By Miles policy alongside traditional insurance, to find the best option for you.

Media:



Related Sectors:

Business & Finance :: Leisure & Hobbies :: Media & Marketing :: Motoring :: Personal Finance :: Public Sector & Legal :: Transport & Logistics ::

Related Keywords:

Car :: Insurance :: Defaqto :: By Miles :: AXA :: Tracker :: Vehicle :: Mileage :: Drive :: Pay :: Paying :: Broker :: Policy ::

Scan Me:



Company Contact:

—

[PayingTooMuch.com](https://www.payingtoomuch.com)

T. 01243 219143

E. beth.macer@payingtoomuch.com

W. <https://www.payingtoomuch.com/>

Additional Contact(s):

Beth Macer, beth.macer@payingtoomuch.com, 01243 219143

Michael Ward, michael.ward@payingtoomuch.com, 01243 219130

Chris Claxton, chris.claxton@payingtoomuch.com, 01243 219132

[View Online](#)

Additional Assets:

Newsroom: Visit our Newsroom for all the latest stories:

<https://www.payingtoomuch.pressat.co.uk>