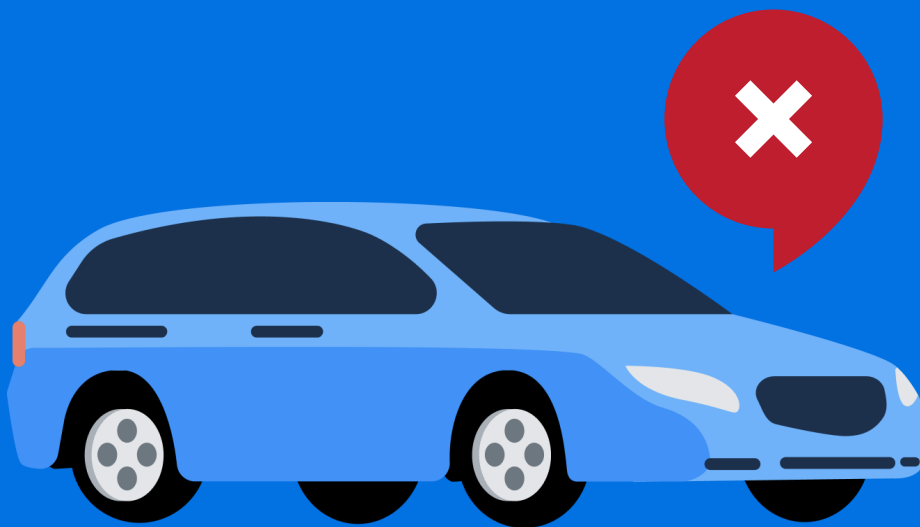


2021

CAR INVALIDATION RESEARCH

9 things you didn't know could
invalidate your car insurance



RESEARCH BY

FINDER.COM/UK

9 things you didn't know could invalidate your car insurance

Having an invalidated car insurance policy means that your car insurance provider has refused to cover your car insurance for a particular reason. Read on to discover 9 surprising reasons why a car insurance provider may invalidate your insurance.

1



Accepting money for a lift can sometimes invalidate your insurance. Car sharing is included on standard policies but not when you accept money for the lift.



2

Driving in a natural disaster can invalidate your insurance, as most standard policies don't cover acts of god.



Driving in unusual locations could invalidate your insurance. For example, if you go to take your car on a motorsports track, the insurer won't pay out for your claim.

3

4



Letting pets roam free in your car can invalidate your insurance, with standard policies requiring them to be properly secured to a seat or in a cage.

5

Displaying a sticker or a badge no matter how small or harmless, can potentially invalidate your insurance if you make a claim and this was not declared as a modification.



Damage caused by valet parking won't usually be covered under your insurance while in care of a valet parking firm - for example at an airport or hotel.

6

Not counting your commute

can invalidate your car insurance (even if it's to and from a train station). Driving to work, including to and from the train station counts as a "commute" and your class of use needs to reflect this.

7

Not claiming for minor accidents

can invalidate your insurance even if it might be cheaper to fix yourself. Not declaring minor damage such as clipping a wing mirror or a small scrape is a breach of policy and can impact further claims.

8

9

Fronting involves adding a "low-risk driver" such as a parent or experienced driver as the main policy holder, to significantly reduce your premiums. By doing this, you will likely invalidate your insurance (intentionally or not).

Car Insurance

INVALIDATED

Danny Butler, car insurance expert at



"In car insurance, any slight change from the factory appearance can be deemed as a "modification" in the eyes of a provider. It might seem trivial, but it's actually possible your insurance can be invalidated for having a sticker on your window (if it wasn't declared as a modification).

Each insurer will take a different approach and having your insurance voided because of a harmless sticker is rare - but also possible. Insurers take modifications seriously so it's always important to declare, no matter how small the alteration. In the unfortunate event that you have invalidated your car insurance, your insurer can take steps to cancel your policy.

This is also something you'll have to declare when you next shop around for insurance, as it could act as a warning sign for some providers (often resulting in difficulties obtaining a quote and increased premiums).

We also explored any potential extra costs incurred for adding a tiny modification to your car. We found that on average, you would pay an extra £20.23 per year which equates to a 2.97% hike in premium just for adding a harmless sticker to your car window.

To stay on the safe side and to eradicate any unnecessary premium hikes, it might pay to think twice before putting any sticker on your car (no matter how cool you think it looks)."

FURTHER RESEARCH & ENQUIRES:

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MATT MCKENNA

UK COMMUNICATIONS MANAGER

T: +44 20 8191 8806

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