

Comparison Sites

You can use price comparison sites to look for different financial products/services, such as insurance, savings, utilities etc

You put all your information into the comparison site, and they compare a wide range of companies and display policies that meet your criteria.

On some sites you have the option to save your information so that you can log back onto your account when you are after future quotes.

They make money through commission when customers take out services using their platform.

Common Comparison Sites

- [Go compare](#)
- [Confused.com](#)
- [Which?](#)
- [Money supermarket](#)
- [Compare the market](#)
- [Uswitch](#)

Things to think about when using these sites:

- **Comparison sites don't look at the whole market** - No single price comparison site compares the entire market, so use several comparison sites before deciding on your insurer.
- **Check providers that aren't on price comparison sites as they might be the best option for you.** This may take slightly longer than simply putting all your information in one place, but it's always worth looking at these companies.
- **Don't just opt for the cheapest option** - The most affordable option may not always have what you need, so it's essential to look at the detail and small print before accepting any insurance policies.
- **Check your information carefully and your preferences** - The information you put in will impact the insurance quote you receive. It is vital to fill it accurately. Any mistakes could make your policy invalid affect a claim if you need to make one.
- **Tick boxes** - Some price comparison sites make general assumptions about you and tick boxes for you. Check these carefully yourself to ensure your information is correct.
- **Added extras** - adding or removing features, such as courtesy cars or breakdown cover for your car insurance can have a considerable impact on your overall quote.
- **Monthly payments can cost more** - insurers can charge you more for paying monthly (typically up to 29%).
- **The excess** is the amount you pay for making an insurance claim. Your total excess will usually be made up of a compulsory and voluntary amount. As the word suggests, you can't do anything about the compulsory amount, but you can certainly increase the voluntary excess. Doing this will decrease your insurance quote (known as a premium) and how much you pay. However, this does mean that you will end up paying more to make a claim.
- **Check the reviews of companies online** - making a claim can sometimes be a stressful experience. This can be made worse if you have difficulty with your insurance company. You can find reviews online of insurers written by previous customers, which can help you reach a decision.