

Published based on [Motorists advised to tell insurers about modifications](#)

Motorists advised to tell insurers about modifications

An insurance expert has stressed to vehicle owners the need to think twice before making radical changes to their cars as [modified car insurance from moneysupermarket](#) may cost as much as 101 per cent more than a regular policy.

That's the warning being issued by Peter Harrison, a car insurance expert at moneysupermarket.com, after Britain's leading price comparison website looked into the cost of [modified car insurance from moneysupermarket](#) following changes to a vehicle, like opting for a new body kit or a set of alloy wheels.

Harrison said: "It is essential any change in circumstance is communicated to your provider otherwise you risk invalidating your insurance policy.

It is not only swapping jobs that can have a big impact on the cost of being a car owner, though, as the study also revealed that drivers who add features like alloy wheels or a car phone to their vehicles could end up paying as much as 101 per cent more for [modified car insurance from moneysupermarket](#).

"With premiums potentially costing more than 100 per cent more, motorists should consider whether the modification is really worth the extra insurance expense as well as the cost of the actual work done to modify the car.

Harrison added: "Motorists need to be aware that even making a small modification to a vehicle can dramatically alter the cost the premium you will pay on your insurance.

"However, it is worse if motorists make any substantial changes to their car and fail to inform their insurer, as they risk invalidating their insurance completely. "It is essential drivers check the small print of their insurance policy to understand exactly what they are covered for, as many of the more common modifications such as alloy wheels may not be covered in a standard policy. "If you do decide to modify your car, check beforehand what the cost of cover will be with your insurer and also shop around to see if you can get a better deal on your car insurance elsewhere that covers your modification."

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The average saving using moneysupermarket.com is 280, so I urge everyone to do their research and ensure they are getting the best deal."

[Compare students car insurance from moneysupermarket](#) online to get the best price and deals with insurance.