**Task Sheet 4 – Cost of Insurance Cover**

Stewart is 18 years old and living at home. He passed his test a year ago and has now purchased a four year old Vauxhall Corsa 1.2L 3-door hatch for £5000.

Stewart has enquired about insuring the car and confirmed that he parks the car in a locked garage over-night and it is parked in a public car park during the day. He has not modified the car in any way, he has no motoring offences and he is a full time student. The best price he can obtain for 12 months insurance is

**£2,505.00**

1. What would the cost of his insurance be if he parked it in his drive at night instead of in a locked garage?

£

1. What would the cost of his insurance be if he had 3 penalty points and a £90 fine for a speeding offence?

£

1. What would the cost of his insurance be if he modified his vehicle by adding a rear spoiler, body kit, alloy wheels, wider tyres and lowered the car suspension?

£

1. What would the cost of his insurance be if he had parked his car in the drive at night, had 3 penalty points and a £90 fine for a speeding offence and modified his vehicle by adding a rear spoiler, body kit, alloy wheels, wider tyres and lowered the car suspension?

£