

Insurance in Ireland

Posted by Darc - 2010/10/11 13:36

Hey all! right having a wee problem. car is ready to go back on the road as of tomorrow.

Rang quinn 2 weeks ago got a quote etc rang then this morning ready to pay for it and they are now refusing the quote as the car is a jap import and 2L they said they quoted me without known its reg number..... so two hours later im still up to my neck in insurance companies and not able to get insured anywhere

im 22 - 4 Years no Claims - Been driving a 07 Mitsy L200 for last 2 years, before that a Fucus etc.

Any ideas or suggestions of who to ring

Some companies are saying no because of the fact the car is older than 14 years
Others because of my age..

Help..... please

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Re:Insurance in Ireland

Posted by dshamrock2000 - 2010/10/11 13:39

I Use Glennon +353 (0)1 707 5800

<http://www.glenbons.ie/contact/>

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Re:Insurance in Ireland

Posted by Mikey - 2010/10/11 13:48

try quinn online quote system, that may work.. Apart from that try 123.ie usually they are ood for jap car quotes

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 13:50

@ Mikey Quinn wont insure a MR2 as new business but they are legal obliged to insure a MR2 if i was a current customer. the online system just tells me to politely go F* myself

@ Dshamrock2000 ill give them a shout after 2 and see what they say

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Re:Insurance in Ireland

Posted by Danmr2 - 2010/10/11 14:18

HOLY SHIT THE SAME HAPPINED TO ME WHEN I GOT THE CAR BUT AFTER RINGING THEM BOUT THE THIRD TIME I LOST IT WITH THEM TELLIN THEM TO INSURE ME CONSIDERING I BOUGHT THE CAR ALREADY AND WITH ALOT OF WARNING THEM THEY DID AND IT WORKED TELL THEM THE CAR IS OUTSIDE UR DOOR AND THANKS TO THEM TELLIN U THEY WOULD INSURE U THEY HAVE NO CHOICE SERIOUSLY!!

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Re:Insurance in Ireland

Posted by dan_ep82 - 2010/10/11 14:23

Danmr2 wrote:

HOLY SHIT THE SAME HAPPINED TO ME WHEN I GOT THE CAR BUT AFTER RINGING THEM BOUT THE THIRD TIME I LOST IT WITH THEM TELLIN THEM TO INSURE ME CONSIDERING I BOUGHT THE CAR ALREADY AND WITH ALOT OF WARNING THEM THEY DID AND IT WORKED TELL THEM THE CAR IS OUTSIDE UR DOOR AND THANKS TO THEM TELLIN U THEY WOULD INSURE U THEY HAVE NO CHOICE SERIOUSLY!!

you have to be a customer for that to work.

Insure your mothers/brothers/girlfriends etc car for a week then swap the policy.**You must say you have bought the car and are the owner

No one is taking jap performance cars as a policy opener any more.

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Re:Insurance in Ireland

Posted by dshamrock2000 - 2010/10/11 14:28

I used the switching method for the whole of january & february this yr, i'd ring on a friday and say ive to bring my car to the garage, change it over from friday 5pm to monday 5pm and theyd send out a cert to prove i was insured in case i got stopped, Then i just said sure leave me on it for the time being as i have to get it serviced etc Worked fine ;)

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 14:37

@Dshamrock your guys turned me down but thanks

@danmr2 Ya got lucky with Quinn

@Dan_ep82 Its unreal at the moment im trying that method of trying to put my father as policy holder and me as named to see can i get it cheaper but no joy yet...

I have found the Aviva online quote system has given me a quote of 2.5 k less than the rest so might have to go with that.

This is only going to get worse after what has happened on the roads this last weekend :(

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Re:Insurance in Ireland

Posted by Danmr2 - 2010/10/11 14:37

who u with?

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Re:Insurance in Ireland

Posted by Harper - 2010/10/11 14:51

Im with quinn. They took me on at 23, first car rev 3 turbo with my gf on the policy (she passed her test after me and she was 21 at the time) £2k 1st year, £1100 2nd and now my 3rd its £1300.

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 14:57

@Harper - wow thats been good

@danmr2 - i was with FBD but canceled my policy 2 months ago when i sold the jeep so not been with anyone and starting off with a new policy with 4 years no claims. FBD said no way no how would they insure me even tho i was with them over over 2 years

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Re:Insurance in Ireland

Posted by dshamrock2000 - 2010/10/11 15:03

We had a big discussion on insurance a few months ago, another company that turned up was Campion Sparrow, based in Thurles and Portlaois. Phone No: 057 8622100. They will offer classic insurance for a 15 yr old car for €330 as long as you have insurance or are covered on another car. it gets cheaper the older your car is, If you type in Campion in the searchg bar it should bring up the link of the discussion

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 15:06

Okay cool thanks! not covered on another car at the moment but im sure we can figure something out!!!
but thanks

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 15:15

Campion Sparrow would not insure me as of my age and the catagory of the car. also classic insurance
from them is for a car 20 years or older

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Re:Insurance in Ireland

Posted by Spanky - 2010/10/11 16:40

Insurance in the south must be crazy :blink: cant think why its much different other than the
unsupervised driving on a provisional thing which I presume is still allowed.

My insurance is £240 /yr. 10+ NCB, no points or claims, protected no claims with windscreen and legal
protection i.e. full protected insurance with the only caveat being 5000 miles per year.

Adding extra mileage only costs about £20/1000miles, in fact I raised it from 4000 to 5000 miles at my
last renewal and it made no difference.

Move to the north dude, the reduction in your insurance will pay your rent. :P

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Re:Insurance in Ireland

Posted by Quandry - 2010/10/11 17:37

You could try ringing through First Ireland. They're brokers so they have a few options. Also I think it's
Shannon insurance brokers? when you go to their website they have a rally car pop up so they do
insure more than just vanilla family cars.

It's really disgusting that the insurance companies can treat us as such lepers and I think that the
insurance ombudsmen should be doing something to address this.

You can go on to any car website in Ireland or forum and find the exact same discussion going around.

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 18:02

right thanks lads but after a long day of shopping from the keyboard i managed to get Third party fire and theft with windscreen off aviva for just under €1800! its paid in full and receipt in my email so they cant back out of it now.

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 18:05

@spanky Your after making me sick reading that! my insurance on my first car nearly 5 years ago which was not a sports car not a suped up car not a powerful car but a 1.3 FORD KA(didnt stay long) was 2600 euro. the fucus it went down a bit. then i got the jeep /years ago and that was a 2.5L L200 that cost me 2600 again and year two was 1300 and year 3 (for no reason) was 1700... so now today is back to near 1800 euro. its sickening.

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 18:08

@Quandry Ill look then up tomorrow and give then a buzz for s*!t's and giggles to see what they come up..

It is disgusting what they get away with in this country... the main thing other than my age i was coming up against was the age of the Car no one wants to insure it because its 15 years old

they need a good kick to be honest its a recession and money is money

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Re:Insurance in Ireland

Posted by dan_ep82 - 2010/10/11 18:30

Thats a pretty good quote for opening buisness,hopefully it'll go down next year. Ive never paid over 1500 TPFT but i guess im just lucky considering tthe cars ive had,never had a problem insuring htem though.You see some lads insuring them as nono turbo etc and its just not worth it imo,pay the extra few quid and actually be insured

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 18:36

True true and god i hope it comes down its madness

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Re:Insurance in Ireland

Posted by Mr2 Gal - 2010/10/11 18:43

Darc wrote:

right thanks lads but after a long day of shopping from the keyboard i managed to get Third party fire and theft with windscreen off aviva for just under €1800! its paid in full and receipt in my email so they cant back out of it now.

Darc..... be very Careful with Aviva, I was insured with them for two yrs and on my Renewal in Feb I called in to pay in full, The were looking for €1,637, when I looked at the Description they had the Mr2 down as a Four Door Saloon, They were like ah u should've told us! So when they corrected it I was not being allowed to be insured Fully Comp, Only 3rd Party and that was for €2,500. Have a Look at your Cert they give you with your Disc and check all details are spot on. If not and you crash, your insurance in Nul and Void! I'm now with Axa for €600. Best of Luck!!

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Re:Insurance in Ireland

Posted by Darc - 2010/10/11 18:51

ya i checked all that it had it down as a 4 door as well think it was saying 4 door MR2 T Bar... which was incorrect but seems to correct now

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Re:Insurance in Ireland

Posted by gv1.3 - 2010/10/11 19:13

moved my insurance from my glanza to the mr2 with quinn and its costing about 590euro a year.

They initially said it was showing up as a non turbo mr2 but I made sure they put it down as a GTS turbo.

Quinn would not give me a quote on anything above 250hp... rx7 or supra were out of the question. The MR2 seemed to be at the limit of what they would insure.

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Re:Insurance in Ireland

Posted by dshamrock2000 - 2010/10/11 19:15

This is down to the arses from the vrt office that look at your car when its being imported, once your car is nct'd it will update the important bits on the systems such as whether its a g-limited or GTS etc, My car is down as a white toyota 3 seater, but when you nct your car they need to put down the model version etc etc as it makes a difference when it comes to emmisions and other things, but once its nct they can see exactly what your car is just by typing in your reg number, you can do it yourself on www.motorcheck.ie or www.mywheels.ie, you'll get the description for free but will have to pay for other details, Motorcheck are the one to do all your checks with as they are linked up with the nct and share information such as mileage etc, dont go anywhere near Cartell as they dont have any affiliation with the NCT centres or mileage databases, they actually average you cars age by the average amount of mileage etc. I can put a whole thread up myself about Cartell and how shite the are with proof of emails with regards to them averaging my aunties cars mileage by the yr when it was being sold, nearly lost the sale due to it, anyway think im gone a bit off topic

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Re:Insurance in Ireland

Posted by gv1.3 - 2010/10/11 19:26

My car had been NCT'd but was still on the systems as a Glimited.

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Re:Insurance in Ireland

Posted by Spanky - 2010/10/11 19:48

Darc wrote:

@spanky Your after making me sick reading that!

Sorry dude. The insurance south of the border seems to be even more ridiculous than it is here for young drivers (

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Re:Insurance in Ireland

Posted by Darc - 2010/10/12 09:09

Thanks lads and ladies! ya i hope the insurance disk is out now before friday for meeting ye on sunday.

@dshamrock wow thats a lot of info thanks for that.

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Re:Insurance in Ireland

Posted by SWAGGER - 2010/10/13 19:39

Give Eoghan O'Sullivan brokers in Galway a call. They rock. Seriously cheapest for me on any car anywhere.

Before my MR2 I had an E46 M3 convertible, so imagine the loading on that. Highest insurance category there is in Ireland. Fully comp, bonus protection, windscreen cover, AA breakdown yadda yadda...900 euro and I was 28 at the time I bought it. Beat that.

To back up what Dave said, my car, on the log book is a Blue Toyota. End of.

Now it has done an NCT in Ireland since being brought in from JapLand, but is still just a blue Toyota on the tax renewal forms for some reason. Maybe just because of a lazy NCT
"I-wanna-be-a-mechanic-but-i'm-dislexic-with-turrets-ADHD-and-don't-speak-english-guy.

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Re:Insurance in Ireland

Posted by Darc - 2010/10/13 21:01

wow thats a nice one with them! its my age going ageinst me i am 22 after all. but got insured with Aviva anyhow the disk arrived today so its all good! but now have just noticed were missing a switch of some sort off the engine! :(will post in my project thread in a moment

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Re:Insurance in Ireland

Posted by RR87 - 2010/11/16 15:31

I was about to start a topic about insurance. I have my driving exam date booked for January and after that I would like to see if could get a decent quote for a MR2. But I see that according to the insurance companies I must drive a slow hatchback for years, before they decide if I can drive a MR2. It's insane how hard it is to get a fair quote for a MR2 when you are a young driver...I really don't know what to do to get back to the MR2 world.

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Re:Insurance in Ireland

Posted by ozzy1986 - 2010/11/16 15:43

I got insured on my Deuce at the age of 19 with zero no claims bonus.

Have you tried Quinn?

Re:Insurance in Ireland

Posted by RR87 - 2010/11/16 18:20

Interesting...I actually didn't try Quinn but tried Aviva who wouldn't even give me a quote...Just so you know a quote for a 1999 Suzuki Alto was 1800 euros! Insane...so I didn't even dare to request one for a MR2.

Would you mind telling me more details about your MR2 and your quote? If you can share, let me know how much it was and what year was your MR2? is it a Turbo or NA?

Thanks,
Rafael

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Re:Insurance in Ireland

Posted by Danmr2 - 2010/11/17 00:12

well iv a 2.0 ltr straight n/a and i just got my renewal quote there for €1067 a year,

im 21 and have 4 years no claims bonus and have been wit quinn ever since i got on the road.

There good if u can negotiate wit them, wish i could be of more help let me know how you get on.

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Re:Insurance in Ireland

Posted by ozzy1986 - 2010/11/17 01:10

RR87 wrote:

Interesting...I actually didn't try Quinn but tried Aviva who wouldn't even give me a quote...Just so you know a quote for a 1999 Suzuki Alto was 1800 euros! Insane...so I didn't even dare to request one for a MR2.

Would you mind telling me more details about your MR2 and your quote? If you can share, let me know how much it was and what year was your MR2? is it a Turbo or NA?

Thanks,
Rafael

Bare in mind this was 4 years ago. :dry:

However they insured me for €1800 with zero no claims bonus and I had never had been insured before. I also only got my full license the same year.

It dropped €600 in the first year.

Give them a bell. Couldn't hurt.

=====

Re:Insurance in Ireland

Posted by dan_ep82 - 2010/11/17 02:07

The only way to work with quinn is to transfer your policy,then argue the price.

21/Full 2 years/3 years driving exp/1 years NCB and I was paying €1480 TPFT 92 MR2 GT Tbar Turbo

Rang yesterday to transfer the policy over to the new runaround and it went up €12 a month for the last 7 months even though the new car is Front Wheel Drive/5 Seater/1600cc/Non Convertable/Front Engined and roughly 80FWHP less.

Thats what i get for buying a Honda Imao

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Re:Insurance in Ireland

Posted by Quandry - 2010/11/17 10:22

Hey Raf, nice Rev5 NA for sale at Jap Cars Dublin:

<http://www.japcars.ie/usedcars/index.cfm?fuseaction=car&carID=201036199457500>

I know it's not turbo but would at least get you behind the wheel of a 2!!! hope you get some workable insurance quotes buddy.

=====

Re:Insurance in Ireland

Posted by dshamrock2000 - 2010/11/17 10:30

RR87 wrote:

Interesting...I actually didn't try Quinn but tried Aviva who wouldn't even give me a quote...Just so you know a quote for a 1999 Suzuki Alto was 1800 euros! Insane...so I didn't even dare to request one for a MR2.

Would you mind telling me more details about your MR2 and your quote? If you can share, let me know how much it was and what year was your MR2? is it a Turbo or NA?

Thanks,
Rafael

In Ireland it is always going to be big money to get insured in your 1st car, my brother just got insured in a 99 colt for €2,800, he 21, but it drops significantly after the 1st yr of no claims, just dont do what i did and run into the back of someone after 5 weeks, wrote their car off and fixed my nissan sunny for €500, And dont forget an MR2 Turbo is classed as group 19 out of a possible 20!

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Re:Insurance in Ireland

Posted by RR87 - 2010/11/17 14:20

Thanks everyone for the quick response.

Now if you got a quote of 1800 euros for a MR2 (MKII), it sounds fair for the first year. Now the one I got was for a slow 1.0 hatchback, which sounds very expensive. So if I call them and get a quote for only 1800 I wouldn't mind.

About that 1999 MR2, trust me I've been watching that car for a long time! Since I arrived in Ireland :laugh: . I got really disappointed when I found out that I had to go through all the process to get my full Irish license, which has held me back. But I understand it's the Irish rules and since I moved here I have to follow them.

If I get a MR2 it would be basically a weekend car, the same way I had my previous one.

Again thanks everyone for the help and according to RSA my driving exam was rescheduled for mid Jan :(

Until then, I can only dream! haha

Re:Insurance in Ireland

Posted by Quandry - 2010/11/17 14:34

I would really like to see you get an MR2 Raf as you've been so patient and faithfull!! you really deserve one!

Re:Insurance in Ireland

Posted by RR87 - 2010/11/17 18:12

Thanks man, again the problem here is that I had to get my license again. Otherwise I would have at least bought a 91 N/A for 1k euros hehe. But I still have the provisional license. You will all know when I get back to the club for good.

Re:Insurance in Ireland

Posted by slipsliderg - 2010/11/17 23:17

RR87 wrote:

You will all know when I get back to the club for good.

Cool, looking forward to it Raf, KC for the great attitude.

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Re:Insurance in Ireland

Posted by chris-mr2 - 2010/11/23 22:15

i started with quin 1800 first car prov licence 18 at the time.it was a friends 1 litre starlet kept it on it for a week then rang them to tell them bout my new purchase a glanza turbo they had heart failure but had to quote me anyway way 4600 which at the time i was happy with as my friends were paying give or take the same money for 1.3 corollas,corolla vans etc.if your starting out i reckon it dont matter what you have im now 23 full licence 4 yrs ncb i got insured with aviva on a 1.4 polo for a week of this insurance year for 600 then transfered to my 96 gts hardtop 1100 i was over the moon with that price try doing that with them.

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Re:Insurance in Ireland

Posted by RR87 - 2011/02/07 15:27

Hey everyone, last week I passed the test and got my Full Irish license. I thought it would be the beginning of a new ERA! :P

Today I decided to call some insurance companies to have a clue on the prices, but it was very disappointing.

First I called Aviva and they won't even quote me for a 2.0 car, so the only thing close to a MR2 I could get a quote was a 1996 Mazda MX5 (Miata)with a 1.6 engine.

They will only give me this quote if I pass the ignition test or something like that. Anyway the price if I pass the test would be:

1518 (per year)

Then I decided to called Quinn and I asked them for a quote on a Mazda Miata and according to the seemingly confused agent they will only insure a Mazda Miata for drivers older than 30 years old! :blink:
Then I asked her, what would Quinn like me to drive then?

She gave me a quote for a VW Lupo of about 1720 euros...just insane!

I think it's funny when they say a Miata is a powerful car...

I will try calling other companies later and try my luck.

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Re:Insurance in Ireland

Posted by Marty J - 2011/02/07 15:42

From what I remember the miata uses the same engine as the Mazda 323F. I would not have thought they would be expensive to insure.

It can be very irritable to have to shop around all the insurance companies but it can pay off.

I remember phoning an insurance company and the first question I asked them was "do you insure the Toyota MR2 Turbo" to which she replied "yes we do, just answer a few questions".

After what seemed like the Spanish inquisition she said "your car is not on our database, we cannot give you a quote" :groan: :damn: :bs: :dry:

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Re:Insurance in Ireland

Posted by Marty J - 2011/02/07 15:46

From what I remember the miata uses the same engine as the Mazda 323F. I would not have thought they would be expensive to insure.

It can be very irritable to have to shop around all the insurance companies but it can pay off.

I remember phoning an insurance company and the first question I asked them was "do you insure the Toyota MR2 Turbo ?" to which she replied "yes we do, just answer a few questions".

After what seemed like the Spanish inquisition she said "your car is not on our database, we cannot give you a quote" :damn: :groan:

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Re:Insurance in Ireland

Posted by B4DarK - 2011/02/07 18:01

hi Rafael,

congrats on passing the test. As for insurance I know the feeling :rambo: ..been there done that .Try 123.ie I got insured with them last September for a quite decent price €900,I have an MR2 2000 1.8 zero no claims bonus and I had never had been insured before.u should give them a ring.good luck :pray:

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Re:Insurance in Ireland

Posted by RR87 - 2011/02/07 20:33

Thanks guys for the response...I will try calling 123 and see what's their position about this. I will be trying for a Mazda Miata and a 1.8 MR2 MKIII, which was not on top of the list...but since they're mid engine, reliable, has newer technology than MKIIs and has the MR2 soul I would not mind owning one! Thanks again everyone! I'm still learning the Irish way!

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