

**Car Insurance telephone numbers
Service Charge rates applicable - to be declared from 1 July**

New arrangements for the cost of telephone calls will be in place from 1 July 2015. All calls to 080 numbers will be free and the cost of calls to 084 and 087 numbers will be made much clearer.

Although **the FCA** is belatedly considering introducing regulations to match those applied to other businesses in June 2014, we hope that shame and embarrassment may make these unnecessary!

At present when calling a 084/087 number, the amount of the charge which is to the benefit of the person called is not declared. From 1 July this will be revealed, and the rate retained by the telephone company will have to be the same for all expensive numbers and also declared.

The following table reflects the revealed charge to the benefit of the insurance company for those providers who are [recommended by Which?](#)

(Geographic Rate *reflects calls included in plans and packages and normally free of charge*)

Brand	Which? ranking	New quotes / renewals	Enquiries / service	Claims
Elephant	34	7ppm	10ppm	7ppm
Diamond	30	Free	10ppm	7ppm
Endsleigh	11	13ppm	7ppm	7ppm
AXA	13	7ppm	7ppm	7ppm
Halifax	31	7ppm	7ppm	7ppm
Lloyds Bank	24	Free	7ppm	7ppm
Marks & Spencer	17	Free	7ppm	7ppm
Churchill	18	5ppm	5ppm	5ppm
Esure	15	5ppm	5ppm	5ppm
Sheila's Wheels	22	Free	5ppm	5ppm
RAC	25	4ppm	4ppm	4ppm
Hastings	16	7ppm	Free	7ppm
Aviva	9	Free	4ppm	4ppm
More Than	19	Free	7ppm	Free
Nationwide	1	Free	Free	5ppm
Direct Line	21	2ppm	2ppm	2ppm
Tesco	26	2ppm	2ppm	2ppm
RIAS	6	Free	2ppm	2ppm
Zurich	20	Free	2ppm	2ppm
Post Office	28	Free	Free	2ppm
Privilege	32	Free	Free	1ppm
AA	8	Geo rate	Geo rate	Geo rate
Allianz	12	Geo rate	Geo rate	Geo rate
Chaucer	14	Geo rate	Geo rate	Geo rate
The Co-operative	10	Geo rate	Geo rate	Geo rate
John Lewis	4	Free	Geo rate	Geo rate
Kwik Fit	27	Free	Free	Free
LV=	5	Free	Free	Free
NFU Mutual	2	Free	Free	Free
Saga	7	Free	Free	Free
Sainsbury's	29	Free	Free	Free