Cutting down your personal bills – Powered by Neyber

**Mobile phone bill**

Potential savings = up to £300 a year

Just like broadband, there’s fierce competition within the mobile phone market. You could save up to £300 a year by switching provider.

Not looking to move? Don’t be afraid to try to haggle down the cost of your mobile contract.

**Car insurance**

Potential savings = up to £200 a year

Premiums are expected to hit a record high this year, averaging £900 a year. Now more than ever it pays to shop around for the best deal each year.

There are also some surprising things you can do that may save you money, including changing your payment method, or opting for a black box/telematic policy which monitors your driving!

**Breakdown cover**

Potential savings = up to £100 a year

Review your policy and assess whether you need every feature you’re paying for; it might be that opting for a more basic package saves you some cash.

Alternatively, the best deals are usually offered by the smaller competitors who are trying to lure you away from the obvious choices.

**Home insurance**

Potential savings = up to £150 a year

Like car insurance it pays to shop around. Opting for a combined buildings and contents policy will often earn you a discount from an insurer.

Be wary of add-ons such as home emergency and legal expenses cover – these are unnecessary for most people.

**Life insurance**

Potential savings = up to £1,000s over the term of policy

The only real way to make savings here is to ensure you’re not paying for more cover than you truly need. Work out how much life insurance cover you need, then compare what you’re currently paying.

Armed with this information you’ll be best-placed to haggle with your existing provider or start the hunt for a new one.