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Hi Mr Simon,

Get comfy and read on. We've rounded up our top tips for winter driving and looking after your pets as the nights draw in. Plus some ideas to get your finances in shape.



Winter driving worries, banished.

Winter driving can be a challenge. But a little preparation will keep you safe on the road.

1. Prepare your car

If your car's due a service, book it in. A look over from a mechanic will keep it shipshape through the winter months.

2. Pop a few essentials in the boot

Keep an emergency kit in your car in case you break down. Plus, blankets and water.

3. Plan your journey

Know your route before you go. And stick to main roads if you can. Take a copy of the directions, and contact numbers for your insurer and breakdown provider.

4. Take it steady

Bad weather and road conditions mean you'll need to drive more cautiously. Reduce your speed and leave more space between you and the car in front.

Don't forget, you'll get £250 free excess cover[^] when you buy car insurance with us. Peace of mind if you need to claim.

[More on excess cover](#)



What you can do if you're struggling financially this Christmas

Christmas is going to be different this year. For everyone. But it doesn't have to be a money worry.

Give yourself a little breathing space with our ideas:

Work out a budget and stick to it.

If that means Christmas this year doesn't have all the trimmings, so be it.

Check what benefits you're entitled to.

If you need any help making a claim, contact Citizens Advice

Talk to your insurer, bank or bill provider if you're struggling.

There are ways they can help you this winter. Whether that's deferring payments or reducing your bills

Have a direct debit clear out.

Are you paying way over the odds for your household bills? Compare prices with GoCompare and see what you can save.

The [Money Advice Service](#), [StepChange](#) and [National Debtline](#) can all help with free financial advice.

Keep a close eye on your energy bills

We're all at home a lot more this winter. And that means spending more on energy.

We've got plenty of [energy-saving tips](#) you can try out. Things like switching to LED bulbs and using energy-efficient appliances... and remembering to turn them off!

All the smart meter watching in the world won't help if you haven't switched energy supplier in a while. You could be on a standard variable tariff. And they're usually the most expensive, so you'll be paying more than you have to.

Check your tariff and compare energy prices. You could save on your bills.

[Get prices](#)



Keep your pet safe over winter

Use a reflective lead or collar when walking your dog, and a waterproof jacket if they chill easily.

Keep outdoor cats inside in bad weather. And make sure any small pets have a draught-free shelter and some extra bedding.

Some festive foods and plants, like raisins, chocolate and holly are toxic to pets if eaten. If you've got a resident counter surfer at home, keep the treats out of reach.

For a pet-friendly Christmas, be careful with your decorations too. Your cat swinging from the tinsel like Tarzan could end in disaster.

If you don't already have it, consider pet insurance. It's there for accidents and emergency care. Not just unexpected illnesses.

You can even get [multi-pet insurance](#) which covers up to six dogs or cats on one policy.

[Get quotes](#)



How to keep the cost of life insurance down

To save on your life insurance, it's best to work out exactly how much cover you need. It's easy to over-insure yourself. And the more cover you have, the more it'll cost.

It's morbid, but the price you pay is based on how likely you are to claim too. That means the time to get life insurance is usually as soon as you think you need it. That way, you'll be as young and healthy as you can be - in the eyes of the insurers.

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We always want you to be the first to know about our latest exclusive deals, news and money saving offers and we'd hate to say goodbye, but if you really do not wish to receive marketing communications from GoCompare please [click here](#).

^Up to £250 refunded after claim settled. UK residents only. Car insurance purchases only. Excludes breakdown, windscreen and glass repair or replacement. For full T&Cs, please [click here](#).

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