

NEWS BRIEF

Presented by **Crendon Insurance Brokers Ltd**

Penalties Double for Using Mobiles While Driving

On 1st March, the penalties for using a mobile while driving doubled. Now, if you are caught using your mobile while behind the wheel, you will receive six points and a £200 fine. For new drivers that have been driving for less than two years, this means that their licences will be revoked and that they must retake their practical and theory.

The significant penalty increase is in response to the large number of people that are killed and seriously injured every year as a result of a driver using a mobile—in 2015, such accidents killed 22 people and seriously injured 99.

When Can I Use My Mobile Behind the Wheel?

Review the following guidance to ensure you follow the rules and avoid the consequences.

- **Cannot:** You are not allowed to check social media or texts if you are queuing in traffic or stopped at traffic lights.
- **Cannot:** You are not allowed to answer your mobile while driving. However, if your mobile is connected by Bluetooth, you can answer the call, but you should keep the conversation brief.
- **Can:** You can listen to music or podcasts on your mobile as long as it is in a hands-free holder or connected by Bluetooth.
- **Can:** You can use sat nav on your mobile as long as it is mounted in a hands-free holder.
- **Can:** You can pull over to check your mobile as long as you are safely parked with the engine switched off in a lay-by.

How Does This Affect Me as a Driver?

If you are prosecuted for using your mobile while driving, there are several potential repercussions beyond just the fines and penalties. On average, industry research shows that your premium will increase between 20 and 29 per cent, which is more

than the standard 14 per cent for speeding. What's more, is that nearly one-third of surveyed insurers indicated they would withdraw cover for offenders.

How Does This Affect My Commercial Fleet?

If you are the owner or manager of an organisation that owns a car or an entire fleet for your business operations, the potential repercussions of one or more of your drivers being prosecuted for using a mobile while driving could be severe. For example, your insurer could decide that cover could be too great of a risk and invalidate your insurance—especially if driving with a mobile led to a dangerous driving offence. Not only would that make it difficult to find another insurer willing to take on your organisation's risk, but your premiums would also be much higher.

How Can I Prevent My Employees From Using Their Mobiles While Driving?

To ensure that your employees act responsibly while behind the wheel, considering implementing the following best practices:

- Develop a mobile and driving policy, which should explain what the government's and your organisation's penalties are for using a mobile behind the wheel.
- Provide your drivers with training about the dangers of using a mobile while driving.
- Review work practices to ensure that they do not encourage making or receiving calls while driving. You should consult with your staff to see whether there are any practices or instances where they are required to use a mobile.
- Plan safer journeys, which should include places to rest.

For more safe driving tips, contact **Crendon Insurance Brokers Ltd** at 0121 454 5100 today.



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