

# MOTOR INSIGHTS

Motor vehicle and driver risk management tips provided by:

**Crendon Insurance Brokers Ltd**

## Did You Know?

About 23 per cent of young drivers crash within two years of passing their driving test, according to Brake, a road safety charity. Yet, 1 in 4 young drivers admit they've considered driving without insurance to avoid spending money, according to the Motor Insurers' Bureau. Keep reading to learn how car insurance keeps you in line with the law and saves you money.

## Why Young Drivers Shouldn't Scrimp on Car Insurance

Research compiled by Brake shows that younger drivers' combination of youth and inexperience increases their risk of crashes substantially—especially for young male drivers. This data is especially troubling when considering that one-third of 18 to 24-year-old males admitted to not purchasing car insurance in an effort to save money.

Getting into an uninsured friend's car can lead to serious danger. Uninsured and hit-and-run drivers kill 120 people and injure 29,000 people every year. When surveyed about riding in a car with an uninsured friend, 20 per cent of men and 11 per cent of women admitted they regretted doing so.

Furthermore, almost 18 per cent of 18 to 24-year-olds admit they make impulsive decisions even though they may come back to haunt them. Taking the risk of forgoing insurance just to save a little money can lead to serious consequences.

Driving while uninsured can result in the following:

- Six points on your licence and a £300 penalty
- Losing your car if it's seized by the police
- A £20 per day storage charge, and a £150 collection fee to recover your car. Plus, your car may be destroyed if it's not reclaimed in 14 days.

These consequences can be debilitating for uninsured drivers, especially since young adults may struggle financially. The only way to save money and protect yourself as a driver is by purchasing car insurance. Contact the insurance professionals at **Crendon Insurance Brokers Ltd** to learn more about how car insurance can save you in the years to come.

## Top Tips for Keeping Car Premiums Low

Young drivers looking to keep car premiums low should consider the following tips:

- Prove your driving habits by taking advantage of a telematics system to record your driving data.
- Keep records and receipts of car maintenance and parts.
- Install a speed limiter in your car to avoid driving over speed limits.
- Establish a relationship with your insurance broker, making sure to solicit advice and ask how you can save money on your premium.

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