



News Release

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MOBILE PHONE DRIVING OFFENDERS FACE HIDDEN £5.4m COST

- Insurers join police in crackdown on mobile phone use when driving -

Police forces are not the only ones cracking down on motorists who risk lives by using hand-held mobile phones. Motor insurers are now showing support by increasing the premiums quoted for offenders – or even refusing cover, according to new data from the AA.

As well as being stung with the fixed £60 penalty charge, motorists could be forking out £5.4million** each year in insurance premiums – with some insurers increasing premiums by 18.1 per cent because of the higher risk.

In a survey of eight insurers from its extensive panel*, Britain's leading car insurance broker, AA Insurance even found one insurer refused to quote for a single mobile telephone offence. All other companies increased the premium from 4.2 per cent to 18.1 per cent.

AA's research also reveals that in real money terms the average insurance premium rises by almost £40 a year – and well over £100 over the three year offence period.

Drivers attempting to use a hand held mobile phone also put themselves at risk of being charged with careless driving, which, coupled with a mobile phone offence, could lead to a driving ban. The AA survey found that half of the insurers refused to quote for careless driving offenders whilst others imposed premium increases of up to 50.5 per cent.

Simon Douglas, director of AA Insurance commented: “Driving whilst using a hand-held mobile phone places you at greater risk of having an accident – it slows reactions and you are less able to control the car. Insurance companies quite rightly take such offences seriously.

“Many offenders are not aware of the premium rise and we hope that raising awareness of this extra cost will help people to think twice about chatting on a hand-held phone when driving,” Simon Douglas continues.

Simon Douglas adds: “In the event of an accident, police now routinely check mobile phone records to find out whether use of a phone was a contributory cause. Don’t even think about not telling your insurer. When you take out or renew your cover, you will be asked if you have incurred any endorsements on your licence. If you’re not truthful you could compromise your insurance cover.”

To find out more about AA Insurance, call 0800 107 0680 or visit www.theAA.com

- Ends -

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*Taken from a survey of eight insurers from AA Insurance, Britain’s leading car and home insurance broker

**Calculated using Department of Transport latest figures from the amount of offenders fined in 2006 and the average increase from the table below

Notes to Editors:

About AA Insurance

The AA is one of the UK's most trusted names and AA Insurance is Britain's leading insurance broker with a panel of over 20 insurance companies. This makes the company well placed to find a competitive premium. There are discounts for AA members, existing AA Insurance customers and people who buy online.

Survey table

Example premiums with and without CU80 (using mobile telephone whilst in charge of a motor vehicle) and adding CD10 (driving without due care and attention).

Insurance is based on a male driver in GL52 (Gloucestershire) driving a Ford Mondeo 2.0-litre three years old, 20,000 miles per year.

<i>Insurer</i>	Age 25					Age 40				
	Clean	1 x CU80		1 x CU80 & 1 x CD10		Clean	1 x CU80		1 x CU80 & 1 x CD10	
	<i>£prem</i>	<i>£prem</i>	<i>%rise</i>	<i>£prem</i>	<i>%rise</i>	<i>£prem</i>	<i>£prem</i>	<i>%rise</i>	<i>£prem</i>	<i>%rise</i>
A	468.93	refused	-	refused	-	297.74	refused	-	refused	-
B	495.22	516.87	4.3	756.97	52.8	354.34	369.53	4.2	526.61	48.6
C	543.05	595.01	9.6	refused	-	365.32	431.78	18.1	refused	-
D	546.61	599.02	9.6	844.27	54.5	385.12	421.38	9.4	591.07	53.4
E	582.80	610.81	4.8	refused	-	393.03	411.56	4.7	refused	-
F	590.00	618.03	4.7	738.17	25.1	431.95	451.83	4.6	496.60	14.9
G	602.06	679.19	12.8	769.86	27.8	354.27	402.23	13.5	458.72	29.5
H	635.74	681.73	7.2	refused	-	361.22	386.62	7	refused	-

Notes: Assumes that the CU80 and CD10 were gained simultaneously. Assumes new quotes.

CU80 = £60 and 3 penalty points

CD10 = £100 and 4 penalty points

Total fine £160 and 7 penalty points.