

# Many forget date for MoT

## Motorists are risking £60 fine

### ADVERTISEMENT FEATURE

**M**ore than six million motorists admit to driving their car without a MoT because they forgot the renewal date, according to new research from Kwik-Fit.

And one in five has been overdue for more than a month, research indicates.

Motorists who are caught driving vehicles without a valid MoT certificate face a £60 fine as well as risking invalidating their car insurance and not being able to renew road tax.

Kwik-Fit is offering customers a free e-mail reminder service to avoid them making a potentially costly mistake.

"We welcome any initiative that prompts motorists to remember their renewal date but they should be aware that they can already access a free reminder service through Kwik-Fit," said David White, customer services director at Kwik-Fit.

"Forgetting to MoT your car may seem like a minor oversight, but it's a widespread problem that can have serious consequences. March is the busiest month for MoTs, so numbers of forgetful motorists driving illegally will escalate over this period."

● A LEADING car security firm is urging owners of classic vehicles to think about the level of security in their cars.

Tracker believes that the antiquated security systems

of classic cars can make them easy and lucrative targets for car thieves, but owners are less keen to fit modern security systems in case they impact on the value or looks of the vehicle.

"Many classic car owners are reluctant to install alarms and immobilisers as they can be unsightly, affecting the timeless look of the vehicle," said Stuart Chapman, a former police officer and head of Tracker's Police Relationship Team.

"The Tracker unit doesn't modify the vehicle in any way, ensuring the original features remain, while allowing Police to trace the car if it is stolen."

Tracker suggests taking simple precautions to prevent classic cars becoming targets for thieves. These include using good judgement when parking, favouring well-lit areas, making sure doors are locked and not leaving valuables in the car or in sight and installing a car alarm and tracking device.

"Door locks on cars from the 1960s will be well and truly worn and easy to tackle using different keys or tools," said Mr Chapman.

"Owners could also look at using a steering wheel or brake pedal lock and even an armoured steering column collar to make it virtually impossible for criminals to steal the car. Thieves are opportunists, so anything car owners do to make it difficult can reduce insurance premiums and reduce the risk of theft."

● A NEW insurance rating scheme may have to be created as the current

system is too far removed from modern day driving habits and risks, according to one pay-as-you-drive insurance provider.

GPS monitoring of the driving habits of customers has shown that many drivers are paying too much, or in some cases not enough, to cover the risks of them using a vehicle on the road.

Chairman of Coverbox, Sandy Dunn, said; "The insurance industry is pretty sophisticated in identifying the risks and providing a quote and cover based on a driver's age, driving record, vehicle type and home and business locations, but grading groups of drivers together is causing some real anomalies in terms of who gets charged how much.

"For instance, a pattern is emerging when we compare traditional insurance costs with PAYD insurance costs: typically, several drivers come to us for quotes who are basically rated the same or similar in terms of risk when provided with a 'traditional' insurance quote.

"They may be the same age, have the same car, live in similar areas and have similar jobs – but the truly influential factors such as where and when they drive, the distances they cover, even where they park, are only becoming apparent through GPS monitoring.

The Coverbox system works through establishing a premium in the traditional manner, but relying on a pence-per-mile calculation.

GPS is then used to record the driver's actual movements and, taking

into consideration factors such as mileage and timing, issue a monthly bill for insurance cover.

While the system means drivers are not over or undercharged, many drivers are uncomfortable with the idea of their movements being monitored using GPS.

