



For immediate release

BRAKING THE LAW: CASH STRAPPED DRIVERS CUTTING CORNERS COULD END UP IN A COSTLY JAM

- ***One in 10 has risked driving without insurance***
- ***One in five has driven without a valid MOT***

Drivers taking risks behind the wheel to save money could end up in a costly jam as well as breaking the law.

New research commissioned by Halifax Car Insurance* has revealed that one in five people has risked driving without a valid MOT – which could invalidate any car insurance cover in place. The poll showed that 10 per cent admitted they struggled to afford it.

Despite facing a penalty of up to £1,000 almost half of those questioned thought they could get away without getting an MOT, with three quarters claiming they were unaware that their MOT had run out.

Accidents involving uninsured drivers cost £380 million per year and can also impact the cost of insurance for other drivers, according to the Motor Insurers' Bureau (MIB)**, injuring 23,000 people every year.

Halifax Car Insurance is urging drivers to stay safe behind the wheel, offering a free MOT test (or 26 point vehicle health check for cars not requiring an MOT)***. New customers can qualify by buying a Halifax Car Insurance policy direct from the Halifax website or by calling, and holding it for 14 days (ensuring their payments are up to date)***

Halifax Car Insurance customers can save extra cash while ensuring they are adequately covered on the road as they'll benefit from a three-year guarantee on all approved claims repairs, 24-hour emergency and windscreen helpline and 60 days European Union cover.

Jeremy Ward, head of Halifax Car Insurance, said: "Driving without valid insurance is not only against the law, but can also impact financially on those who have appropriate cover as they may be unable to recover damages from an uninsured driver.

"An MOT ensures that a vehicle meets the necessary legal, environmental and road safety requirements at the time of the test, therefore driving without a valid MOT certificate could not only invalidate any potential car insurance claims which could go into thousands of pounds, but also pose a serious threat to the safety of those on board.

"Customers are being offered a little extra help to save cash with a free MOT*** in order to help them ensure they are covered behind the wheel."

For more information phone 0800 072 9539 or visit www.halifax.co.uk/insurance

Halifax Car Insurance is underwritten by a panel of insurers and arranged and administered by BISL Limited, the promoter of the free MOT offer.

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Notes to editors

*Based on a poll of 2000 respondents conducted by OnePoll on behalf of Halifax Insurance between 7th and 8th August 2012

** Motor Insurance Bureau <http://www.mib.org.uk/Media+Centre/en/Key+Facts/Default.htm>

*** Offer available to new Halifax Car Insurance customers who buy a policy directly through www.halifax.co.uk, or by calling and quoting the offer code HLMOT, at the time of purchase. Free MOTs and 26 point vehicle health checks will be administered by NSN Holdings Ltd. Terms and conditions apply and can be found at www.halifax.co.uk/freemot

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