

**Zurich How to Guide
Uninsured drivers
January 2007**

How to... deal with uninsured drivers

The UK has one of the worst ratios of uninsured drivers in the EU with an estimated one in twenty (over a million) motorists taking to their cars without insurance. These drivers are a serious menace – not only are they six times more likely to have an un-roadworthy vehicle and ten times more likely to drink and drive, they are also costing the nation £500 million in insurance claims every year.

It would seem that Britons have had enough and are calling for tougher penalties to help rid the roads of uninsured drivers. Research by car insurer Zurich shows three quarters of motorists believe current fines need to be increased and a quarter argue that those who take to the road without insurance should be sent straight to prison.

Ron Munro, motor manager for Zurich Insurance commented: “Many people drive without insurance - one estimate is as much as 1 in 20 and this adds approximately £40 to the premium of each motorist. It will cost you a lot more if you are involved in an accident with an uninsured driver. This is a socially unacceptable crime and one that honest drivers shouldn't accept. Tougher sentencing seems to be the key way forward in tackling the ongoing problem of uninsured drivers.

“Our research also found that one in ten motorists have been involved in an accident with an uninsured driver. It's a huge problem that we all need to take seriously and address – driving bans, bigger fines and in some cases prison could be the only way to stop people committing this crime.”

What to do if you are involved in an accident with a driver who doesn't have insurance

1. Stay calm. If anyone is injured in any way, notify the appropriate emergency services straight away.
2. Before you do anything else, make a note of the make and model of the other car, as well as their registration number. Someone who doesn't have

insurance is quite likely to drive off if they are involved in an accident, so it's important to act quickly.

3. If the driver hasn't driven off, ask to see their insurance details. If they can't provide you with details, ask for their name, address and telephone number.
4. Never make any admissions of fault or guilt at the scene and avoid making accusations against the other driver. Try to remain calm and composed. If the driver is uninsured, he may attempt to withhold information or redirect blame.
5. If at any stage, the other driver becomes aggressive or even violent, return to your car, lock the doors and call the police, or go to a public place and wait until the police arrive. Your safety is more important than your vehicle.
6. If possible, gather as many names, addresses and telephone numbers of witnesses at the scene.
7. It's a good idea to record any damage to either yourself or your vehicle. It's a good idea to carry a disposable camera inside your vehicle at all times to take a photograph of the scene, or use a camera phone to take pictures. If you do not have a camera with you, draw a rough sketch of the scene, and do this as soon as possible, so that the details are fresh in your mind. This will help your insurance company work out exactly what happened.
8. It is also helpful to write down your version of the incident at the first opportunity. This will help get things clear in your head, as well as making your account of events as accurate as possible. Note the date and time, as well as weather conditions.
9. Notify your own insurer as soon as possible – this is a requirement of most insurance policies in any circumstances. Unless you pay extra for No Claims Discount on your insurance policy it will be affected by an accident with an uninsured driver because your insurer has no one to recover the money from.
10. If the Police have been involved, ask the officer if you may have a copy of the crash report.

Liz Garrigan, 32, HR Manager, South London was recently involved in an accident with an uninsured driver:

My friend and I were driving on the North Circular when we got stuck in traffic. While we were waiting for the traffic to move, another car shot out from the road on our right and slammed into the side of my car. Amazingly, we weren't hurt. The driver of the other car leapt out of his vehicle and began accusing me of bad driving. While he was ranting and raving, we noted his registration number and called the police. Luckily we had several witnesses who had seen the accident and they were kind enough to give us their details.

When the police arrived it turned out that the driver had taken his father's car without permission and wasn't insured. Unfortunately, at the time, I only had third party cover and my car was a write-off. Being third-party I was unable to claim via my insurer so I pursued compensation through the Motor Insurers' Bureau, receiving £500 in compensation.

Chris Spink, 31, an owner of a triathlon equipment shop in South West London, was badly injured as a result of an uninsured van driver. Two years since the accident and Chris is still physically and psychologically recovering, and awaiting compensation payment from the MIB:

In training for an Iron-Man competition, I was cycling on the A404 in Berkshire when a white van overtook me and clipped the side of my bike. A notoriously busy dual carriageway, the van driver was driving between 70-80 miles per hour. The impact of the collision knocked me from my bike and I ended up lying severely injured on the road. I have little memory of what happened immediately after the accident, as I lay concussed and unattended to for around 15 minutes after the crash. However, four witnesses who were driving towards me on the opposite side of the road reported as seeing the van driver stop in the lay-by for about a second before then driving on. The witnesses were delayed in reaching me as due to a central reservation they needed to continue driving until they reached a roundabout and were then able to drive back on themselves to reach me.

My injuries included a chip to my hipbone and four compound fractures to my upper arm. I have undergone four operations to my upper arm and two years since the accident still have 14 pins in my arm. I'm now waiting to see a plastic surgeon as I

have terrible scarring to my arm. Having been a long-distance athlete in great physical health I'm also waiting for an appointment with a psychiatrist who will evaluate the psychological effects of the accident.

There were discrepancies in the van's registration plate given by the witnesses and with no CCTV on the road the police have been unable to trace the driver. However, the police are clear that the driver's behaviour was that of an uninsured driver.

I am pursuing compensation through the Motor Insurers' Bureau (MIB) and payment will be made once all medical treatment, including physiotherapy, has been completed.