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## A quarter of drivers have kept penalty points secret from their insurer

**Nearly a quarter (23%) of motorists did not inform their insurer the last time they received penalty points on their licence, research conducted by [RAC Insurance](#) has found.**

As many as 2.8m drivers have points on their licences which means around 654,158 drivers\*\* may be putting themselves at risk of their insurance policy being declared invalid should their insurer discover the information they have on record is not true.

The problem could, however, be far greater as 18% of those surveyed said they would not inform their insurer if they were to receive penalty points – this equates to nearly 7m of Britain's 38.5m full driving licence holders\*\*.

RAC Insurance director Mark Godfrey said: "It is the duty of every driver to inform their insurer of any circumstance that might affect the contract they have with them, both during the insurance term and at renewal. This includes making sure every piece of information they provide when completing an insurance application is correct.

"Not declaring penalty points is a serious matter as it puts drivers at risk of holding invalid insurance as well as potentially incurring substantial penalties from the police, or even a prosecution. The onus is always on the person taking out an insurance policy to make any incident known that could influence an underwriter in calculating a premium, even if they are not requested to provide such information. This could be a previous claim, a criminal or motoring conviction."

"If someone who had not told their insurer about receiving penalty points

were to be involved in an accident they may be given additional penalty points, an unlimited fine and/or be disqualified from driving. The police could even seize and potentially destroy the uninsured vehicle.”

The RAC Insurance research also found that one in 10 (10%) of those surveyed claimed to know of someone who had incurred penalty points themselves and then got their partner to take them instead – an offence which was highlighted in the national media in 2013 when former Lib Dem MP Chris Huhne was jailed for perverting the course of justice as a result of getting his ex-wife Vicky Pryce to take his penalty points which would have caused him to be banned from driving.

While more than half (52%) questioned by RAC Insurance claim not to have had any points on their licences for over 21 years, of those that did nine in 10 (90%) said they had acquired theirs as a result of speeding.

Although motorists can be given penalty points for a variety of offences, speeding tends to be the one which leads to the most points being added to UK driving licences. This is no doubt due to the use of speed cameras, particularly as Government statistics for 2015 show that since 2010 there has been a 27% drop in the number of full-time roads policing officers in England and Wales from 5,338 to 3,901 – or 1,437 fewer officers.

Mark Godfrey added: “The findings of our research are worrying. Motorists either don’t realise or forget that they need to inform their insurer whenever they receive penalty points, or – worse still – are intentionally not telling them in order to keep their insurance premiums lower.

“While not realising or forgetting may sound better, the consequences are just as severe as if you deliberately hid penalty points from an insurer. The best advice with insurance is always to be completely open and honest – that way your policy will be there to protect you when you need it.”

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### **Notes to Editors**

\* Research carried out online among 2,076 members of the RAC Opinion Panel.

\*\* As of March 2016 2,844,169 with points on their licences - <https://data.gov.uk/dataset/driving-licence-data> - 31 March 2016. 23% of motorists surveyed did not inform their insurer which equates to 654,158 of 2,844,169.

18% said they would not inform their insurer if they were to receive penalty points. This equates to 6,940,470 of 38,558,731 full driving licence holders.

## **About the RAC**

With more than eight million members, the RAC is one of the UK's most progressive motoring organisations, providing services for both private and business motorists. Whether it's roadside assistance, insurance, buying a used car, vehicle inspections and checks, legal services or up-to-the-minute traffic and travel information – the RAC offers a solution for all motoring needs. The RAC is committed to making motoring easier, safer, more affordable and more enjoyable for drivers and road users.

The RAC is the motorist's champion and campaigns to support the interests of its members and UK motorists at a national level, including advancing levels of road safety, supporting the needs of young drivers and voicing concerns about the increasing cost of motoring. The RAC's annual [Report on Motoring](#) – first published in 1989 – provides a clear insight into the concerns and issues facing today's motorists.

For the very latest news on UK fuel prices, check [RAC Fuel Watch](#) or follow [#racfuelwatch on Twitter](#). This is a comprehensive guide to the latest UK unleaded petrol and diesel prices – both at the wholesale level and at the pump. RAC Fuel Watch analyses how prices changed through the previous month and compares the most recent prices with those from three, six and 12 months before.

Key facts:

- RAC patrols fix four out of five vehicles at the roadside and on average within 30 minutes
- RAC vans carry more than 500 parts and tools to get members' vehicles going again

- 92% of members would recommend RAC Rescue to their friends and family

## Contacts



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