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## Small businesses risk hours of lost productivity with three in 10 vehicles breaking down every year

**Small businesses are indisputably the lifeblood of the UK economy but many are putting their daily productivity at risk by failing to protect themselves against one of their vehicles unexpectedly breaking down.**

Data from the RAC's small and medium enterprise (SME) team shows there is a three-in-10 chance that one of a small firm's vehicles will break down every year.

Of the hundreds of thousands of small business vehicles protected by the RAC, 31% are expected to suffer a breakdown this year, based on an analysis of call-outs in the first quarter of 2019. What's more, among all the small businesses with RAC breakdown cover, each is predicted to have an average of two breakdowns in their fleets this year.

With [new data showing SMEs making up 99% of all UK business](#) – or 5.66m businesses, the consequence of every breakdown in terms of lost time, missed appointments and delayed deliveries is frightening.

The amount of time a business without pre-arranged breakdown cover in place would lose when one of its vehicles breaks down could range from an hour or two to a day. This would depend on how easy it is to get a mobile mechanic to attend or whether the vehicle would need to be transported to a garage for repair.

The most common RAC SME call-out relates to batteries, whether that's simply a flat battery or one that's reached the end of its life. In total battery

issues equate to 18% of all RAC breakdown jobs for small businesses.

Tyres are responsible for generating the second biggest volume of call-outs, making up 13% of all breakdowns. And, with many vehicles now not having a spare wheel, a significant number of these will be ‘puncture no spare’ jobs which would typically be very difficult for a business to get fixed without the support of a breakdown company. Fortunately, the RAC is well equipped for this situation with every patrol carrying a ‘universal spare wheel’ designed to fit the majority of cars and vans on the road.

Clutch problems complete the top three most common SME vehicle breakdowns seen by RAC patrols. While only 5% of RAC small business call-outs relate to clutch faults they usually require recovery to a garage for repair – an issue that would cost a small business without breakdown cover dear.

Rank	Top RAC SME breakdown call-outs	%
1	Battery	18%
2	Tyres	13%
3	Clutch	5%
4	Alternator	4%
5	Engine mechanical	3%
6	Starter motor	3%
7	Fuel – diesel contamination	3%
8	ECU – engine management	2%
9	Road traffic accident	2%
10	Gearbox - manual	2%

**Nicky Brown, of the RAC’s small business team, said:**

“Any downtime for a small business is likely to be extremely costly as it represents a serious loss of productivity, missed appointments or late deliveries. And, the smaller the business is, the worse the problem.

“With 5.4m micro-businesses operating in the UK, the impact of not having breakdown cover in place could mean many hours wasted trying to sort out the problem, whether that’s trying to fix it themselves or making

arrangements for someone else to.

“Our analysis of the types of breakdowns our small business customers experience shows vehicles are breaking down all too frequently, no doubt at some very inconvenient times and in some very inconvenient places.

“A flat battery may not seem like the worst problem, but if it happens miles away from home or a garage, and its reached the end of its serviceable life, then it starts to become a much bigger issue. Then there’s the increasingly common ‘puncture no spare’ breakdown which can easily leave you stranded scratching your head.

“The cost of not having a breakdown policy set up for every vehicle a small business has is so much greater than the cost of taking out in the first place. It really is better to be safe than sorry with business vehicle breakdown cover.”

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## Contacts



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