

Young drivers manual

everything you need to know





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First things first, **congratulations** on passing your test!



Welcome to the world of driving.

Passing your driving test is one of the most memorable moments in anyone's lifetime. It is certainly a great feeling to have and a big personal accomplishment, so well done.

Now you've passed, you will probably be thinking about getting your own car, or you may already have one.

This booklet has been designed for you by Adrian Flux to give you some hints and tips on how you could save money on your car insurance, feel prepared and enjoy being on the road.

A few money-saving insurance tips

Having just passed your test, the last thing you want to think about is the expense of car insurance. However, it's something that needs to be done and the lack of experience on the road means 17 year olds typically pay the most expensive prices for car insurance.

If you're a young driver, no matter what you drive, trying to get cheap car insurance can be a bit of a nightmare, and there's no doubt that insurance costs can leave a big dent in your bank balance.

To make it easier Adrian Flux offers monthly payment options and other flexible payment

alternatives. This means instead of having to fork out one lump sum you can spread the cost evenly over the year.

Many insurance companies won't cover any modifications at all, even cosmetic improvements such as alloy wheels. So if you want to personalise your car, you should consider getting insurance from a specialist broker.

This means you can benefit from policy features such as like-for-like replacement of damaged mods and an agreed value option, and ensures you won't just get a 'market value' payment if your pride and joy is written off.

But if you are a young driver, there are things you can do to help yourself.

Specialist brokers, such as Adrian Flux, understand the importance of providing young drivers with car insurance at affordable prices to help you get on the road and enjoy driving.

However, you could save yourself even more money if you follow our simple tips for getting the best possible premiums. Follow these tips on the next page and start saving those pounds!

continued



- Can you commit to driving fewer than 1,500, 3,000, 5,000 or 7,500 miles a year? This could save you money as it means you may qualify for a limited mileage policy.
- There are several advanced driving qualifications which will give you extra skills as well as knocking down the price of car insurance by up to 20%. If you've passed your test recently, you should consider taking a Pass Plus, IAM or BTEC qualification. These courses can pay for themselves in insurance savings, which could amount to hundreds of pounds. Schemes like these have been shown to vastly reduce the likelihood of accidents involving drivers who have taken them. And that means cheaper insurance.
- Be sure to tell your insurers about all modifications to your car. In some cases they may even reduce your premium. If you're with a specialist broker, you could also get like-for-like cover on all your upgrades, so you won't have to fork out again if you need to make a claim.
- Don't forget to mention your stereo or in-car entertainment systems if they are non-standard. Many policies will only cover replacement of the manufacturers original equipment as standard, or have a low limit on the value of any claim, so it's important to make sure you're covered.
- Modified or classic cars can be assessed by a specialist broker who can arrange agreed value cover for a car's true value in the event of a total loss. That way, you can be happy with a fair valuation of your car and know where you stand if you need to make a claim.
- Do you go to shows, rallies or meets? This is another way of demonstrating that you have a real passion for your car.
- Specialist brokers, like Adrian Flux, appreciate people's passion for cars and therefore offer discounts of up to 15% to owners club or online forum members. If you're not already part of one, consider joining up, as you'll become part of a community and the help and advice you can get from fellow owners and enthusiasts can be really useful.

- If a parent or older sibling will occasionally drive the car, consider adding them as a named driver on your policy. Don't be tempted to try to add yourself as a named driver on a parent's policy if you will be doing the majority of driving, as not only is this illegal, it's also a false economy in the long run, as you won't build up your own no-claims bonus. What's more, many insurers won't even offer a quote for this situation, so you'll be restricting your options, and may even miss the best quotes.
- Take security seriously – some policies can offer discounts if you fit an alarm to your car. Look for Thatcham accreditation.
- If you have a garage, consider parking your car in the garage – the discount for garaging your car is likely to be worth more than the one your mum or dad might get for parking their car in the garage overnight.



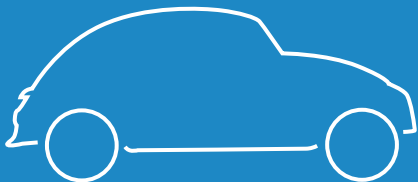
Which cars offer the cheapest insurance premiums?

Out of all the factors that determine the cost of your insurance, the one you are likely to have most control over is the car you choose to drive. Adrian Flux have carried out extensive research into the cheapest cars for young drivers to insure.

Not only is the classic VW Beetle a very cool car, it is also by far the cheapest car to insure for the teenage driver. In fact, not all classic Beetles are all that old – Mexican-built models were in production right up until 2003 and many have been imported to the UK from Mexico, so enthusiasts are even able to enjoy the classic air-cooled style with a few more modern creature comforts.

Other classics are also relatively cheap to insure, with the Ford Anglia coming in 3rd and the Citroen 2CV6 coming 4th. However, newer models such as the Vauxhall Corsa, Peugeot 107 and the quirky Vauxhall Agila are all relatively good value, too.

The table shows a few of the cheapest cars to insure for young drivers. These are all low powered cars so if you fancy a car with a bit of muscle behind it, you should be prepared for a higher premium. All the quotes below are for fully comprehensive cover for a 17 year old driver living in a moderate to low-risk area with a white-collar occupation.



Car	Value	Engine Size	Premium	Excess
Citroen C1 Vibe (2005)	£2000	998cc	£1195.25	£350
Renault Clio Expression (75) 16V (2005)	£2000	1149cc	£1326.58	£600
Peugeot 107 Urban (2005)	£2250	998cc	£1195.25	£350
Volkswagen Fox (54) (2006)	£2400	1198cc	£1195.25	£350
Toyota Aygo (2005)	£2400	998cc	£1195.25	£350
Toyota Yaris (2009)	£3000	998cc	£1195.25	£350
Vauxhall Corsa Active 12V (2006)	£2000	998cc	£1366.08	£600
Nissan Pixo Tekna (2009)	£3000	996cc	£1195.25	£600
Chevrolet Spark (2010)	£4000	995cc	£1195.25	£350

Quotes correct as of 2016



How to buy car insurance!

Finding the correct car insurance at the right price can be a daunting task. With lots of comparison sites and hundreds of companies to choose from, how are you supposed to find the best one? What do you need to look for? And what information will you need?

Here are a few of the things that you need to remember when looking to buy your car insurance. There are several ways that you can obtain car insurance.

- Complete a written form, and send it off through the post.
- Complete a verbal form over the phone.
- Complete a form online.

Be sure to answer all questions truthfully and in as much detail as possible. You will be asked questions about your car (mileage, estimated value, registration and how you use your car) as well as licence and personal details.

Once this is submitted, you should receive a price and information on the policy, which should detail everything your policy covers. Be sure to know everything that your policy covers so you are familiar with it.

Make sure that you don't give false information when getting your quote. Also, don't assume this will be the final price as you may have forgotten to give information which could change the price of the overall policy. This is particularly important to watch out for when entering your details on a comparison or aggregator site.

The excess is an important thing to look for, this is the amount you will pay in the event of a claim, and the insurance company will pay anything additional to this. There are two kinds of excess, compulsory and voluntary – the compulsory excess is set by the insurer, but many offer you the option of paying an additional amount in the event of a claim – this is the voluntary excess. Your total excess will be the sum of the voluntary and compulsory excesses. When buying a policy, you should aim to choose a total excess that you would be comfortable covering in the event of a claim.

Once you've purchased your policy, look out for your policy document, which is the legal paperwork confirming your cover. This will detail all of the crucial information about your policy – who is covered to drive which vehicle, and which insurance

company has issued the certificate. Any specific terms or endorsements which vary or add to the standard policy booklet wording will also be listed here.

How could an advanced driving qualification save you money?

Advanced driving qualifications, such as Pass Plus, IAM or a BTEC, offer young drivers many benefits. Not only do they give you additional skills for driving more safely and effectively, but they can also lower your car insurance premium by up to 20%. The qualifications are often supported by town, district and county councils throughout the UK, many of which offer discounts on the cost of tuition, in a bid to promote responsible driving.

“Our figures demonstrate that up to one in five newly qualified drivers will have an accident within their first year, but if they’ve taken the Pass Plus course, they are statistically much less likely to make a claim, and we can reduce the premium to match.”

Gerry Bucke, Adrian Flux

Insurance Quotes For 16 Year Olds

To make it easier for you to get insured as quickly as possible, whether you're driving your parents' car or you have your own, Adrian Flux offers insurance quotes for 16 year olds. Most insurers can't or won't offer you a quote until you're 17, but here at Flux we can quote you a price and put a policy in place that will become active the second you're old enough to drive.

We can even put your car on cover for accidental damage, fire and theft before your 17th birthday, adding road cover on the big day itself and giving your parents cover to drive the car in the meantime.

Our policies work well for parents too, letting them get a quote for adding you onto their cover before you're 17 or giving them the chance to buy a policy to surprise you with on your 17th birthday - getting you on the road as soon as possible.

You can find out lots more about our insurance for young drivers and get a quote today, even if you're still 16, by visiting www.adrianflux.co.uk/young-/>drivers

learn more about driving qualifications on the next page 

For more info visit www.adrianflux.co.uk - 11

Pass Plus

Designed by the Driving Standards Agency (DSA), the Pass Plus course was created with the support of insurers and the driving instruction industry. It gives you additional skills and teaches you how to anticipate and deal with all kinds of hazards that are on the roads. Building your confidence is key when you start driving and this qualification helps do this while saving your money at the same time.

You can start a Pass Plus course immediately after you've passed your basic driving test, and it's available throughout Great Britain.

BTEC Qualification

The BTEC qualification is completed while you learn to drive and complete a series of assessments of your driving skills. The qualification is offered by a large number of driving instructors across the country, who will teach a variety of methods and driving techniques to make you a safer driver, improve fuel efficiency, lower maintenance costs and minimise wear and tear on your car.

The course consists of units on ensuring the safety of yourself, passengers and other road users, giving appropriate consideration to other road users, maintaining appropriate speed, position and control of your vehicle, and a selection of specific manoeuvres.

The course includes motorway tuition after you pass your practical test.

If you complete the course successfully, you will get a professional qualification approved by Edexcel, which even carries UCAS points. It also means you can get a discount on your insurance premium of up to 25% when you purchase a policy from Adrian Flux, depending on your circumstances.

Institute of Advanced Motorists

The IAM Skills for Life course is aimed at improving driving standards and is accredited by the Driving Standards Agency. While the test does consider safety, its main aim is to encourage the driver to be a confident and proficient motorist.

Typically the course consists of an assessment with a local IAM volunteer, on-road drives with an observer, and an advanced driving test with a qualified examiner. The fee includes membership of the IAM and, if you successfully pass your test, you can qualify for substantial insurance savings.

So if you are finding it hard to sort out your car insurance, you should consider completing an advanced driving qualification, as it can make a big difference to your premium. Learn some skills and save money, what more could you ask for?

KEYCARE



- All keys on your fob covered
- Cover for transport home if stranded
- Recovery of keys locked inside a vehicle or premises
- £10 reward for finder of your keys

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Or call

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Watch out!

The dangers of fronting

Getting insurance as a named driver on your mum or dad's policy is known as fronting and could end up costing you lots of money. Parents have increasingly been trying to save their children money by falsely declaring to insurance companies that they drive their car more than their son or daughter.

This practice is actually classified as fraud, and can lead to a claim being invalidated, with potentially disastrous financial implications if you are found to be responsible for the costs of a serious claim. You could also be liable to an IN10 conviction, which carries six penalty points, enough to result in an automatic ban for newly qualified drivers, and you may also face a criminal prosecution for fraud.

“Not only can it lead to a claim being refused but also both the young person and their parents can be charged with insurance fraud.”

Keith Lewis, Zurich

“One of the first things we check when a claim comes in is whether there has been any fronting. It's not a wise move.”

Keith Maxwell, RSA Group

There are plenty of ways to bring down the cost of your car insurance without fronting. Building up a no claims bonus is the most efficient way to save those pennies and can entitle drivers to significant discounts, even after just one year.

By the time you have been driving for 5 years, you could qualify for a 60-75% discount on car insurance premiums, while your friends who are fronting will typically not be entitled to any no claims discounts at all. So the safer your driving, the more rewards there are. Although it seems expensive in the short term, if you steer clear of too many claims, you will save money in the long run - especially when it's time to move out!

Watch out!

Smart Box Policies

However, Adrian Flux's Smart Box Insurance is different because it only monitors your mileage. Some black box insurance policies that use this technology offer discounts or premium loads by using telematics to assess your accelerating, braking and cornering. The Adrian Flux policy does not monitor your driving skills and, as long as you stay within your mileage limit, there will be no additional premiums to pay. And unlike many other black boxes, there are no curfews, so with a Smart Box you can drive at any time of the day or night without worrying about any penalties.



Flux Score

FluxScore is the UK's only insurance policy that gives drivers daily updates on their renewal premium using a smartphone app.

By monitoring your driving using a standard telematics black box, the app (available on Android and iOS) scores your driving at the end of each day, and uses the score to decrease or increase your upcoming insurance renewal premium.

Keeping track of your score, adjusting your driving to help improve it, and looking at the maps provided of where you've gone wrong, could not only improve your driving, but also potentially lower your premium by hundreds of pounds.

Named drivers can be added to FluxScore policies too, making them perfect for younger drivers with parents on their insurance, plus the app will send you warnings to let you know if your premium is rising, and the GPS black box can act as a phone and locator in an emergency.

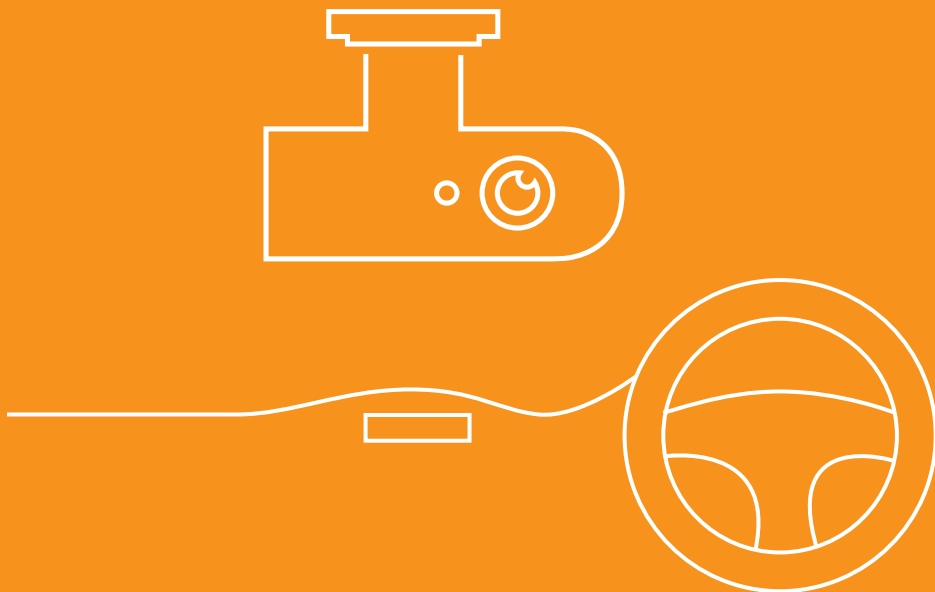
How do they work

The camera is installed in your car facing forwards, and then, whenever you drive, the camera automatically starts recording. It records data on a loop, so once the memory card is full, it automatically starts overwriting the earliest data.

Each camera system contains an accelerometer, or G-Force sensor, which detects motion in

three axes. If the camera system detects motion over a certain threshold, it will capture the event and save it to a protected area on the memory card. You can also capture events manually if you need to.

You can then share footage with your insurance company to help in the processing of any claims.



How to!

Do you know what to do if you break down?

It's a horrible feeling when your car breaks down and you don't know what to do, so here are a few tips so you know how to deal with it if it happens to you.

- It can be hard, and sometimes dangerous, to stop, so, if possible, try to get your car off the road and warn other traffic by using your hazard warning lights, especially if your car is in the way.
- Motorway hard shoulders are for emergency use only. You should only stop if it is a real emergency and you have no other choice. It's best to try to drive to a safer place off the motorway if you can do so without putting yourself at risk, rather than stopping on the hard shoulder.
- If you do need to stop on the hard shoulder, stop as far to the left as possible with the wheels turned to the left.
- Get out of your car by the left-hand door, if possible, and make sure that all your passengers do the same. This is to keep you and your passengers safe from oncoming or overtaking traffic.
- Leave your sidelights on and turn on the hazard warning lights.
- Leave animals in the vehicle or, in an emergency, keep them under proper control on the side of the road.
- They may not be the most attractive of things but, if you have reflective jackets in the vehicle, wear them. Do not use a warning triangle on the motorway, but otherwise you should place it at least 45 metres behind your vehicle on the same side of the road.
- Make sure that passengers keep away from the road and stand well back from the hard shoulder if on a motorway.
- Once in a safe place, use a telephone to call your breakdown service for help. If you don't have a mobile, walk to an emergency telephone on your side of the road – never attempt to cross the road to get to one. Follow the arrows on the posts at the back of the hard shoulder – the phone is free and connects directly to the police and Highways Agency.

FLUX RESCUE BREAKDOWN COVER



■ Roadside Assistance

■ Home Service

■ Vehicle Recovery

■ European Cover

Buy now at

www.adrianflux.co.uk/breakdown/

Or call

0800 917 9538

For more info visit www.adrianflux.co.uk - 21

How to!

Do you know what to do if you have an accident?

Hopefully, you won't need to use the information in this part of the booklet but accidents do happen, so here are a few things you need to remember if you're involved in one.

It's important to get as much information as possible.

If you're injured or in a state of shock you may not be able to get all the information you need at the time, however, there's still information you can provide by returning to the scene of the

accident at a later date – as soon as you can – and taking some notes.

This will assist your claim and help your insurance company obtain the best possible outcome at a later date.

You should carry a pen, paper and camera in your car to help you record any details of an accident – a European Accident Statement form can be helpful and ensures you take down all the particulars you are likely to need.

**Cheap Car Insurance
for Young Drivers from Adrian Flux**

Benefits available include:

- **FREE Legal Cover**
- **Limited Mileage Discounts**
- **Modifications Cover**
- **Agreed Value**
- **Club Member Discounts**
- **Track Day Cover**

Call 0800 971 9538 now!

Details to collect

- Time and date.
- Contact details including names, addresses and telephone numbers of drivers, passengers and pedestrians involved.
- Vehicle details including make, model, registration number, colour, any modifications or distinctive features and the number of passengers in each vehicle.
- Insurance details for the driver of the other vehicle – their insurance company's name and address details will be on their policy documentation.
- Whether the parties were using headlights and/or indicator lights.
- The weather, visibility and lighting conditions, including street lighting.
- Name, "collar number" and force details of any police officer attending and other emergency services details, if appropriate.
- Identify any injuries of any people involved.
- Identify the damage to each vehicle involved in as much detail as possible. Take photographs if possible.
- If you have a camera, take some photos of the accident scene.
- Estimated speed of the vehicles involved.
- If the other driver does not stop, or does not confirm their name and address, you should report the incident to the police as soon as possible.
- The type of road
- A description of the scene of the accident, including any relevant road markings.
- You should report any incident to your insurance company or broker as soon as possible, even if you do not intend to claim.
- Be prepared to give your name, address, insurance details and the name and address of the vehicle owner (if it isn't you) to the police or any other parties involved in the accident.

How can you tell if your car might be broken?

Cars are part of our everyday lives and many of us depend on them regularly. It's very important to keep your car serviced so that

there is less chance of your car breaking down. Here are a few signs that your car may need servicing or repairing:

Squealing or grinding sounds when coming to a stop

This can indicate your brake pads, rotors or calipers are on their last legs and need to be serviced as soon as possible.

Oil spills under your car

Without oil, your engine will eventually lock up so this needs to be addressed as quickly as possible, particularly if the leakage is more serious.

Slow starting

This could mean that your battery is dead or dying.

Backfiring

Problems with valves or ignition timing.

Coolant leak

If you have a coolant leak, your engine could overheat, which could be very expensive to fix.

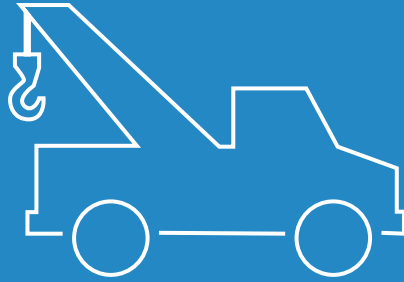
Squealing noise when you start the car or turn on the air conditioning

This could be the sign of a bad serpentine belt, which helps provide power to essential components such as the power steering, water pump or alternator.

Excessive vibration while driving

If your car is vibrating more than normal it could be a sign that you need new tyres or your tyre alignment adjusted.





Clattering sounds from the engine

A possible sign of low oil levels, or valve problems.

Whining noises

Whining noises can be caused by problems with drive belts, and should be investigated by a mechanic.

Engine knocking which increases with engine speed

This can be a sign of camshaft issues.

Screeching

Often caused by slipping drive belts, fan belts, or power steering belts.

Hissing

Hissing usually indicates a leak of coolant or fluid.

Whining or knocking increasing with road speed

Can be a sign of gearbox problems.

Car is running unusually loud

This could be an indication that you need a new muffler, or point to other exhaust problems.



A few simple maintenance tips

Following these simple maintenance tips will help your car last longer and keep it in good shape.

Regular maintenance checks

Make sure that you do all your maintenance checks regularly to keep your car in shape.

Check your oil

You should check your oil at least once a month.

Do this when the car engine is cool and open the bonnet for an accurate reading. Ensure that your oil level is in between the minimum and maximum levels and top it up if you need to.

Check brake fluid

It's important to see if your brake fluid is at the right level – but don't change it yourself – leave this to the professionals.

Check the coolant

Open the bonnet and ensure your coolant levels are topped up correctly.

Check your tyre pressure

Every car has recommended pressure levels for its own tyres and weight. This can usually be found near the passenger door frame but may vary between cars. Locate the valve, check the pressure reading and add more pressure if needed.

Check the tyre tread depth

The minimum legal requirement is 1.6mm of tread depth across the central three quarters of the tyre. For safety, you should consider changing your tyres when the tread becomes less than 2mm deep.

Don't ignore dashboard signals

Keep an eye on your dashboard signals as they will tell you if something is wrong. Don't ignore them or you could end up with a very expensive repair bill.

Change windscreen wipers

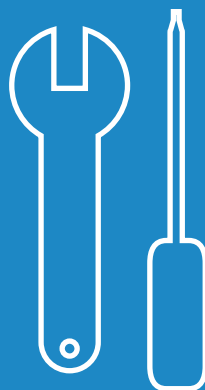
Your windscreen wipers should be changed once or twice a year, depending on their usage. You can change these yourself to avoid extra costs.

Look after the bodywork

Try to get any bodywork damage fixed right away – otherwise rust can set in. Ring around to try and get the best deal.

Don't avoid a service

This will improve the value of your car and keep it fuel efficient.



How to fill up your car!

Filling up your car is one of those things that people assume you know how to do, but if you have never been shown, it can be a pretty daunting task. To save time and potential embarrassment at the petrol station, we have put together a few hints and tips for you.

Firstly, you should make sure you know what type of fuel your car uses. This is really important as using the wrong fuel type will damage your engine and leave you forking out a lot of money to get it fixed.

You also need to know which side of your car the petrol cap is on. Attempting to stretch the pump to the opposite side of your car isn't a great look. If you park up with it on the right side, it will be much easier for you. Be sure to find out beforehand how to open your petrol cap. This can vary from car to car.

If you are entering a busy petrol station, it can sometimes be hectic so you may need to queue. Choose a pump which offers the fuel type you need and is also on the correct side to the cap on your car. If not, pull up to the pump and turn off your engine.

It's easy to ensure that you have the correct pump. Diesel pumps are usually coloured black and petrol pumps (unleaded) are usually coloured green. Remember, you could damage your engine if you put in the wrong type.

When using the pump, lift the handle and insert the nozzle into the fuel cap, pull the lever and the fuel will begin to flow. The counter will start going up and tell you the cost of how much fuel you are putting in. Pull the nozzle out when you reach the price you want to pay or keep going until your tank is full when the petrol pump will automatically stop. Be careful not to take the nozzle out too quickly to let all the fuel out. You don't want it spilling on you.



MISFUEL COVER



- If you have filled your car with the wrong fuel, we will arrange for the draining and removal of the contaminated fuel
- We will refuel your vehicle with up to £10 of the correct fuel

Call 0800 917 9538 now!

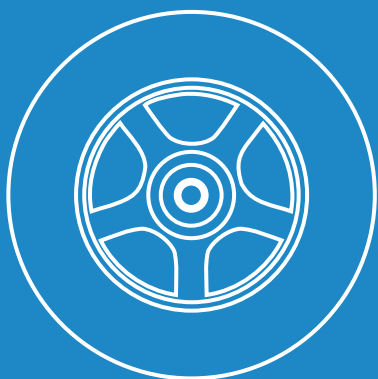
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How to!

How to change a tyre!

You never know when you may need to change your tyre so it's useful to know how to do it correctly. It is helpful to know which tools you will need beforehand so you are prepared. You will need the following:

- Wrench to undo the wheel nuts
- Locking wheel nut tool.
- Jack to lift the car up.
- Serviceable spare tyre to change the wheel over.



Make sure that you are in a safe place to change your wheel. You may also need to warn other drivers that you are there so if you have a Hi Vis, wear it. To change your wheel you need to make sure your car is on level ground and your handbrake is on.

Check your car has a spare wheel – some modern cars don't. If it does have a spare it may be under the floor of the boot, or attached to the underside of the car by a bolt or cable.

Once your vehicle is secure, you need to have your tools ready.

Remove the hub cap/wheel trim fitted by loosening the wheel nuts off but do not remove. If you have a wheel cover, gently prise the wheel cover off with a screwdriver. If you have anti-theft locking wheel nuts, be sure to know where the key is to unlock them – it's probably in the glovebox.

Ensure at this point that your handbrake is fully on and your car is in first gear.

Start unscrewing the nuts just a little before you jack the car up. The friction between the wheel and the ground will make it much easier to loosen the nuts.

Now you are ready to jack your car up. If you aren't sure how to use your jack, refer to your car handbook. Be very careful when changing your tyre and at no point go under your vehicle. If you can't find the jack, look for a little cubbyhole in the boot.

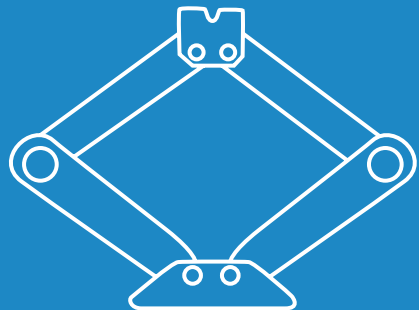
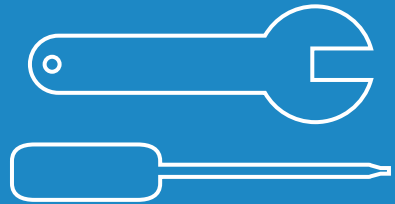
Once the jack is in the correct position, take the wheel off by removing all the nuts. Keep the tyre out of your way by placing it under the car while you are working.

Check the markings on the spare tyre to see if there are any speed restrictions and on some vehicles spare wheel nuts may be different from those taken off from the original wheel.

Now you can fit the spare wheel. You will need to rotate the wheel until the holes line up and refit the wheel nuts alternately.

You can then tighten these up until the wheel is secure. Lower the car back to the floor and then tighten the nuts fully.

Before you drive off, make doubly sure that you have everything with you.



What items should I keep in my car?

There are many different things that are useful to carry with you. Whether it's for emergencies, if you break down or even for those road trips with your mates. Whatever you may need them for, we have created a list of useful items that you should carry around with you in your car.

- Documents
 - The car's owners' manual
 - Haynes manual

If you're going abroad you may also require your:

- Driving Licence
- Registration Document (V5)
- Your Insurance Certificate
- Current MOT Certificate

Ordinarily, for security reasons, it is best not to keep these documents in your car, but you should have them in a safe place, as if the Police request sight of these documents, you have 7 days to present them at the police station.

- Jump Leads
- Spark Plugs
- Spare Fuses
- Tow Rope
- Hazard Triangle
- High Visibility Jacket
- Torch with Spare Batteries
- Spare Tyre
- Car Jack
- Foot Pump with Gauge
- Hand tools (Spanner, Screwdriver, Pliers etc.)
- First Aid Kit
- Disposable Camera
- Notepad and Pen
- Blanket
- Screen Wash
- Sat Nav or Road Atlas (bear in mind that road atlases do not break down or run out of battery)

- Ice Scraper
- De-icer
- Spare Change (for toll costs and parking)
- Spare Pair of Glasses (if you need glasses or contact lenses to drive)
- Sunglasses (so you don't get dazzled by the sun as you're trying to drive)
- Cloth (for wiping windows etc.)

Winter Driving

Driving in the winter can be quite daunting and sometimes dangerous, so we put together a few hints and tips to help you to stay safe on the road during those cold winter months.

Being prepared is key to winter driving so we have put together a list of items to carry with you so you can be prepared:



- Ice Scraper/ de-icer
- A shovel to clear any snow away
- First aid kit
- Sat Nav or map
- Blanket
- Jump leads
- Torch and spare batteries

Make sure that you have food, drink and any personal medication in your car before you set off in severe weather just in case you get stuck.

continued



- Be sure to plan your journey before you leave your house.
- Check traffic updates.
- Take note of weather updates so you're prepared for your journey.
- Make sure that you adjust your driving to the winter conditions and don't rush. If there is ice on the road that you're not aware of, it can be very dangerous if you're not driving at the right speed. Allow extra time for your journeys in the winter months.
- Making regular checks to your car can make the world of difference and means you can keep everything topped up so you don't find yourself in a sticky situation later down the line
 - Make sure all your lights are clean and working
 - Replace your battery if it isn't reliable
 - Make sure your anti-freeze is topped up
 - Make sure your windscreen is clean
 - Check your tyres are at or above the legal tread limit
- If you are driving in fog, make sure you use dipped headlights so that other cars can see you, and if you are really struggling to see, use your fog lights.
- When driving in snow, be sure to go at a steady and slow pace so you have full control over your car.
- When driving in rain, remember it takes longer to stop so drive carefully and leave plenty of room when travelling behind other cars.





Parking Politely

Making sure that you park politely is really important when driving. Bad parking habits are annoying to others and driving will be less enjoyable for you and other road users. So here are a few tips to avoid bad parking manners:

- Make sure that when you are looking for a parking space, you are not holding any other traffic up. Be polite and pull over until all the traffic has passed before continuing onto finding a place to park.
- Never steal someone's parking space if they are already indicating to park there. This is bad manners and can cause unnecessary arguments.
- Don't stop suddenly when you see the space you want to park in. Slowly pull up beside it and check your car will fit in the gap before attempting to park. Don't box anyone in either. It's important that you leave

enough room behind and in front of where you are parking so other people can manoeuvre their cars.

- It's important to indicate when you have found your space so the people behind you know what you are doing. If the person behind you waits, be sure to thank them with a wave.
- Be patient when waiting for other drivers to park. Some are less confident at parking than others and using your horn or making gestures will put them under pressure. Treat other drivers with the same patience that you

Make sure that you are parked legally and have paid for your parking. Parking tickets can be expensive. But most of all, remember, that it can be stressful and daunting when parking in busy environments, take your time and be polite to those around you.

Driving in Europe

Driving abroad can be daunting for a newly qualified driver, but it needn't be too stressful so long as you plan ahead.

Travel at your own speed (within the speed limit, of course), stop frequently at suitable places and plan your route carefully beforehand.

You will need to notify your insurance company before you take your vehicle abroad to ensure you are sufficiently covered.

Rules of the road change depending on which country, so it is worth checking the requirements before you start. Note that some countries, such as France, have lower speed limits for newly qualified drivers.

Some countries require you to carry an emergency warning triangle, high-visibility vests, first aid kits, single use breathalysers, fire extinguisher or a complete set of spare bulbs.

You will also need to fit headlight deflector stickers so that you can safely drive on the right, as well as a GB sticker or plate.

You should also carry a copy of your V5 registration document or vehicle hire certificate, motor insurance documentation, and a European Accident Statement form.

In many European countries, it is illegal to carry any device capable of warning or informing you of the presence of speed cameras, including radar detectors and SatNav or GPS systems that list speed cameras as points of interest.

Take particular care at roundabouts – they are the places you are most likely to accidentally go against the flow of traffic. You can purchase special windscreen stickers that help to remind you which way to go.

Pay extra attention to your blindspots, and consider fitting additional blindspot mirrors to help you.



Make your passenger feel welcome

When you have a passenger, it is only polite to ensure that they are happy and comfortable. Checking if they would like the heating or the air conditioning on or asking them if they would like the radio on is polite and will make your passenger feel welcome in your car.

If you're listening to the stereo, try to choose a radio station or CD that everyone in the car can enjoy.

Be car proud and keep it clear of rubbish when you have passengers. Yes, it does mean that you might want to think about throwing away your latest empty takeaway cartons or putting your footie stuff in the boot but it will make your car much more presentable and comfortable for you and your passenger.

You should always make sure that all your seatbelts are working correctly and you have enough for all your passengers. If you have a child travelling in your car, you also need to ensure that you have the correct seatbelt or car seat.

Remember, it's great to have a bit of company in the car with some light conversation but don't get too distracted! Cars can become smelly, particularly after long trips, so keep a spare air freshener handy.

Don't smoke in the car without checking with your passengers if it's OK.

Don't be afraid to stop a conversation, or turn off the music, if you feel you need to concentrate on a difficult junction or tricky situation. Safety is your primary concern, and most passengers will appreciate your consideration.



