

POINTS MEAN SURPRISES

AROUND three million motorists are expected to get a speeding conviction this year thanks mainly to the rise of the speed camera. In just three years from 2000-2003, the number of speeding fines issued using cameras increased by seven times.

It is good for road safety but when it comes to insuring your car, it could be very bad news.

For those people with more than one conviction, the price of insurance rises steeply and could possibly lead to them being turned away by some insurers.

Research by First Alternative showed that half the drivers questioned had no idea how speeding would affect their premiums.

But the increase in the cost of car insurance for a driver with nine points could be as much 64 per cent, according to Direct Line.

Under proposed new legislation, motorists caught excessively speeding will receive six points.

So the number of people being caught is on the increase. And insurers are finding that difficult to deal with.

Emma Holyer of Direct Line said the proliferation of speed cameras meant it was getting harder for insurers to underwrite properly.

She said: 'Some speed cameras are appearing where the authorities know they can catch people out, and it's hard to put these in the same boat as drivers who speed in built-up areas or where they have been accidents.'

'But the bottom line is the more points you get the higher your premium will be. This is because - according to our internal statistics - you are much more likely to have an accident if you have nine points than if you have three.'

It's not good trying to hide your conviction. Insurers always ask if you have had any endorsements for motoring offences within the last five years.

Failure to disclose could result in your insurance being invalidated. It means that any endorsement you receive will affect the insurance premium you pay every year for at least five years.

Many of the major insurers won't quote online for someone with more than two convictions. Emma said: 'We have to take into account all the circumstances. But

if you've had three convictions in a short space of time it's fair to say you've probably been driving too fast.'

There are some brokers who target drivers with convictions but the reduction in cost is likely to be minimal.

According to First Alternative's survey, 31 per cent of drivers had no idea whether penalty points affect your premium and 11 per cent of drivers incorrectly believe that penalty points have no effect on your premium .

The research also showed that only half of motorists know what the national speed limit sign on a single carriageway means. Therefore a number of motorists caught by speed cameras may not be deliberately flouting the law or driving dangerously - they just aren't aware of it.

The AA this week suggested that speed limits on some motorways should be raised to 80mph in certain conditions.

The situation is potentially going to get even more complicated.

Last year Strathclyde Police launched trials of 'smart' cats' eyes, embedded in the centre-line of the road, which can detect speeding drivers.

And the newest generation of speed cameras don't flash and calculate your speed using rubber strips in the road, they also snap your face and registration plate.

The result is you could be caught speeding and know nothing about it until the envelop drops through your door. The true cost is likely to be much more than just your fine

REALITY CHECK

DIRECT Line calculated the cost of insurance for a 37-year-old female, driving a Ford Focus, parked on a driveway, living in the Pollokshields area of Glasgow.

Depending on what you get points for will make a difference to your premium.

These have been based SP30offences (breaking the 30mph limit) which is the most common speeding conviction.

The insurance was based on five years NCD and a fully comprehensive premium.

#Premium no points - £248.85 #Premium with 3 points - £266.70 #Premium with 6 points - £302.40 #Premium with 9 points - £382.40