



Is it legal to use a mobile phone as a satnav?

insurethebox research reveals that nearly 1 in 5 drivers use their phones for getting directions while driving – but does this comply with in-car mobile phone use laws?

www.insurethebox.com

London, 5 December 2017 - Global pioneer of telematics-based car insurance insurethebox is asking whether learner drivers facing the new Driving Test¹ launched on 4 December 2017 understand the rules for in-car mobile phone use. For the first time, the test now includes taking instructions from satnav. But new research² conducted by the telematics insurance provider has revealed that nearly 1 in 5 (18.38%) of drivers admitted to using their phone for getting directions while driving – despite an increase in fines earlier this year for any hand-held use of a mobile phone while driving – which is illegal.

“Many new drivers will be using their mobile phones to access directions rather than investing in separate satnav devices, as they can add a significant cost – especially for a young driver,” explained Simon Rewell, Road Safety Manager, insurethebox. “It’s not surprising, therefore, that over 18% of those who completed our survey said they use their phone in the car for directions. But do they realise that it is illegal to use a mobile phone while driving?

“This seems to be a grey area – so it’s important that learner drivers gain clear direction from their instructors to understand exactly how and when they can use a mobile phone – and when they must not. While using a mobile phone hands-free in a car as a satnav is legal, drivers should enter directions BEFORE starting the journey and the device must be securely fixed in the car. However, it is important to note that if this usage distracts the driver and they cause an accident, they can still be prosecuted – regardless of whether the mobile device is securely fixed to the car.³

“We urge motorists to avoid ever holding a mobile phone while driving, and to resist the temptation of looking at the phone, even if stuck in a queue of traffic. If there is a need to use

¹ <https://www.gov.uk/government/news/driving-test-changes-4-december-2017>

² Insurethebox customer research conducted November 2017 – 185 respondents

³ <http://think.direct.gov.uk/mobile-phones.html>

the phone as a satnav, motorists should pull over to either add or amend directions. The ‘do not disturb’ function that is now so common on mobile devices should be switched on so that there is no risk of distraction while driving.”

The insurethebox research comes as separate data reveals that hundreds of new drivers have been given automatic bans for mobile phone usage since the penalties were increased earlier this year.

The six penalty point cap in force for the first two years for newly qualified drivers⁴ means that if they’re caught using a mobile phone they could lose their licence for their first offence – undoing all the effort and cost involved in getting on the road in the first place. Losing their licence in these circumstances means motorists would have to apply and pay for a new provisional licence before having to pass both the theory and practical parts of the test again to get a full licence, once the ban is lifted. In addition, they would have to declare the points on their licence to any new insurer which could result in their insurance premiums increasing when they get back on the road. In the UK, 290 new drivers were disqualified in the first six months since the change according to figures obtained from the DVLA under a Freedom of Information request by BBC Radio 5 Live⁵.

But insurethebox is concerned that the message that handheld mobile phone usage is illegal is still not getting through to all drivers. Its research also found that 7.5% of motorists admitted to using their phone for making or receiving calls or messaging while driving. For drivers who have held a licence for longer than two years this would result in points on their licence – which could push up their insurance premium immediately or at the time of renewal.

“There are still motorists using mobiles, which adds to the distractions they already must cope with – and this is especially risky for less experienced drivers, because of their limited experience on the road,” said Simon Rewell.

insurethebox policies provide an initial 6,000, 8,000 or 10,000 miles of cover. A telematics box installed in the vehicle then monitors the policyholder’s driving and rewards safer drivers with up to 100 free bonus miles per month. Customers can check their progress through a customised online portal and see how many extra miles they have earned. Renewal premiums consider individual driving style and provide safer drivers with lower premiums.

insurethebox has provided useful tips for anyone taking the new driving test on its [blog](#).

⁴ <https://www.gov.uk/penalty-points-endorsements/new-drivers>

⁵ <http://www.bbc.co.uk/news/uk-42189068>

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Notes to Editors

Insure The Box

Insure The Box Limited launched in June 2010 with its first product; insurethebox, and is the UK's largest telematics (or black box) insurance provider, now holding over 3 billion miles of driving data and associated claims. As well as insurethebox and drive like a girl (another Insure The Box brand) it also administers other telematics offerings. Aioi Nissay Dowa Insurance Company of Europe Limited (ANDIE), subsidiary of Aioi Nissay Dowa Insurance Company Limited and part of the major Japanese insurance group MS&AD Holdings, Inc., acquired the majority stake in Box Innovation Group Limited (which is the 100% owner of Insure The Box) in March 2015. Together they are taking a leading role in the development of technologies that will change the face of motor insurance and the way we view the car.