

Published based on [Automobile Insurance. Uninsured Cars To Be Crushed](#)

Automobile Insurance. Uninsured Cars To Be Crushed

Are you one in all the one in twenty motorists who frequently drive while not insurance? You'd better be careful - your automobile might be heading for the crusher and shipped off to the planet's biggest scrap smelter in China!

New powers now enable the police to seize, impound and crush any automobile found touring while not insurance. A pilot scheme was introduced in Durham last spring. Since then, police have impounded additional than 1, two hundred cars. Of these around [fr1] have been crushed into cubes and packed off for smelting.

Operation Takeaway because the pilot scheme was known, has been such a big success, that police forces throughout the UK are enthusiastically polishing up their tow trucks. The scheme is currently supported by a replacement national police database that is supported by the insurance industry. It permits the police to check the insurance status of every car in the UK whilst they're sitting in their patrol car.

Now if you are caught red handed without automotive insurance you're forced at hand your keys to the police at the roadside. There are not any exceptions - this applies to everyone; it does not matter if it's just a forgetful mistake or aware driving without insurance.

Then you'll have to urge your skates on! You've got simply fourteen days to produce a legitimate insurance policy to the police and collect your car. And other prices mount up. Before you'll collect your car, you've got to pay the cost of kerbside recovery (around £one zero five) and the value of secure storage - and that might simply amount to £15 a day. Therefore, if you permit collecting your automobile to the 14th day, you'll be in for a bill for £315.

And if you do not reclaim your automotive, off to the crusher it goes!

Throughout the pilot theme, the price of crushing the cars was partly funded by Direct Line. They have estimated that Operation Takeaway prevented up to 2,000 accidents. And several of the cars impounded by the police were found to be un-roadworthy.

A police spokesman said, " Uninsured drivers are often guilty of many alternative offences. Like having neither driving licence nor MOT certificate. We tend to are doing everything in our power to induce these dangerous and illegal drivers off our roads".

Indeed, uninsured drivers are a lot of larger downside than many folks would expect. The Department of Transport recently reported that 1 in twenty motorists regularly drive while not insurance. Furthermore, analysis from the Association of British Insurers discovered that uninsured drivers are amongst the most dangerous on the roads. On average they cause one accident each six months and are 3 times a lot of likely to be convicted of driving without due care and attention.

And who pays for those uninsured accidents? We do! The typical car insurance premium is loaded by £30 to cover the price of damage caused by uninsured motorists. Across the UK that adds up to an additional £five hundred million paid out every year by the law-abiding motorists!

But that is not the end of our money pain. If an uninsured vehicle collides into your automotive, it's still recorded as a "fault claim" on your policy. This implies you will need to pay the excess when your automobile is repaired and unless you've got Claims Protection on your policy, your no-claims bonus will take a knocking. Over a 2-year amount, the reduction in your no claims bonus may simply price £275 in higher premiums.

The move to take cars off the road and crush them has been warmly welcomed by the Association of British Insurers. The ABI has long criticised the leniency of punishment handed out by the courts to uninsured motorists however they still wish more durable penalties. Offenders are usually fined simply £a hundred and fifty to £two hundred - with time to pay - and this is often much less than the typical automobile insurance premium. Surely this cannot be true justice! Read more other FREE articles about [cheap individual health insurance](#), [health insurance comparisons](#) and [tonik health insurance](#)