

Under embargo until: 00.01hrs Monday 9th November, 2009

CASH STRAPPED LEARNERS TURN TO DRIVING SCHOOL OF MUM AND DAD

- **Over one in ten learner drivers (12%) taught solely by amateur instructors^[1]**
- **Further one in ten (13%) mix and match by taking lessons with a qualified driving instructor and family and friends^[1]**
- **72% of learners being taught by amateurs cannot afford professional driving lessons^[2]**
- **17% say learning to drive with a family member or friend is a 'bad experience' – they would not recommend it to other learners^[3]**
- **The downside of learning with family and friends: 'in-car' arguments (46%), picking up bad driving habits (27%) and finally feeling forced to take proper driving lessons with a qualified instructor anyway (46%)^[4]**
- **At risk: over a quarter of novices (27%) learning with family and friends are unsure whether their instructor checked their car insurance first - (7%) say that they definitely didn't^[5].**

Learner drivers are increasingly turning to amateur instructors to combat the costs of learning to drive, according to new research from uSwitch.com, the independent price comparison and switching service. Learning to drive with a qualified instructor now costs an average of £1,127^[6], but over one in ten learner drivers (12%)^[1] are avoiding this by being taught solely by family and friends, while a further 13%^[1] mix and match by combining amateur tuition with professional driving lessons.

Of those who have opted for the 'home-schooled' route, 72% say that the main reason for doing so was affordability^[2] - 62% cannot afford to pay for lessons themselves, while 10% admit that their parents cannot afford to pay either^[2].

However while it appears to be cost effective, taking lessons with amateur instructors can turn into a dead end for learners. Almost one in five (17%) say that learning to drive with a member of their family or a friend was a bad experience^[3] and not to be recommended to others. The biggest concerns were 'in-car' arguments (46%) and picking up bad driving habits (27%)^[4]. Worryingly, 18% of novices learning from a friend or relative even ended up having a 'bump' due

to the vehicle's lack of dual control^[4]. Unsurprisingly then, 46% of learners who start off taking lessons from amateurs end up taking proper driving lessons with a qualified instructor anyway^[4].

According to the research, learning from family or friends can result in behaviour that is far from conducive to learning and could even make novice drivers more nervous behind the wheel. Almost a quarter (22%) have been shouted or even sworn at by the relative or friend teaching them, 22% have also had the wheel grabbed by their teacher and 30% have had the unsettling experience of seeing their teacher stamping on an imaginary brake^[7]. Amateur instructors also don't seem to have the nerves or patience of their professional counterparts - 16% of novices have been evicted from the driving seat^[7].

But learner drivers turning to family and friends for tuition aren't just risking failing a driving test. They also risk not being properly insured. Over a quarter of novices (27%) learning with amateurs are unsure whether the person teaching them checked their car insurance policy first. Incredibly, 7% say that their instructor definitely didn't check^[5] despite the fact that, when teaching a friend or relative to drive, the learner must at least be a named driver.

Adding a 17 year old with a provisional licence to your car insurance can cost an additional £1,360. This drops to an extra £331 if they are 21 and £48 if they are 25 years old^[8]. However, driving without insurance is a criminal offence, attracting a heavy fine and six penalty points.

Mark Monteiro, insurance expert at [uSwitch.com](https://www.uswitch.com), comments: "Learner drivers are increasingly seeking to keep costs down by relying on 'freebie' tuition from family and friends. This can be cost effective, but not always as straightforward as it seems. Taking a stressful situation and adding in arguments, bad behaviour and family friction can mean it becomes a nightmare for all involved. Amateur instructors are also likely to miss vital parts of the picture, such as making sure the learner is insured to drive the vehicle they are learning in – this could have serious and long lasting consequences for all involved.

"Learners need to ensure that the family member teaching them is at least 21 years old, holds a full licence and has held one for at least three years. The person teaching them must also ensure that the learner holds a provisional licence and is insured on the vehicle they are learning to drive in. Insurers will not pay out if an uninsured learner driver is involved in an accident, even if the relative teaching them is covered. Driving without insurance is also a criminal offence and can result in a heavy fine and six penalty points – a disastrous outcome for those simply trying to keep the cost of learning down."

-ENDS-

For more information visit www.uSwitch.com or call 0800 093 06 07

An ISDN line is available for radio interviews. For further information please contact:

Jo Ganly, uSwitch.com 020 7802 2915 / joganly@uswitch.com;

Lisa Folwell, Lansons Communications 0207 294 3650 / lisaf@lansons.com;

Lizzi Malley, Lansons Communications 020 7566 9717/ lizzim@lansons.com

Notes to Editors

Research conducted between 28th September and 9th October, 2009 by the uSwitch.com Consumer Opinion Panel amongst a sample size of 845 drivers.

1. In response to: 'Who did you have most of your driving lessons with?' – 75% said with an instructor from a driving school, 13% having some lessons from family/friends and some with an instructor, 12% with family and friends.
2. Asked of those taught to drive by a non-professional driving instructor: 'What was the main reason you didn't learn through a driving school?' 62% said because they can't afford to pay for driving lessons and 10% said because their parents can't afford to pay for driving lessons.
3. Asked of those taught to drive by a non-professional driving instructor: 'Would you recommend learning to drive with a family member or friend?' 17% said no, it was a really bad experience, 52% said yes, it was a really good experience and 31% don't know.
4. Asked of those taught to drive by a non-professional driving instructor: 'Why was/is learning to drive with a friend or relative a bad experience?'
5. Asked of those taught to drive by a non-professional driving instructor: 'Did the person teaching you to drive check their insurance policy to make sure you were covered?'
6. Average cost of a 1 hr lesson (based on learning to drive in North London) = £26.83 [BSM = £29.50 + AA = £26 per hour + Red Driving School £25.00 = £80.50 / 3 = £26.83] x 42 (number of lessons the average person needs to pass their test = £1,126.86.
7. Asked of those taught to drive by a non-professional driving instructor: 'Did you find your friend or relative doing any of the following?'
8. uSwitch.com quotes obtained on 28/10/09. Based on a main driver born in 1965; resident at RH7; Occupation is accountant; 9 yrs NCD (protected). Second driver born in 1992/88/84; occupation is Student Living at Home. Vehicle is 1999 Ford Focus, 1.6 LX. Cost of policy without named driver is £174.90. Cheapest quote for naming a 17 year old with a provisional licence = The AA £1,534.55. Cheapest quote for naming a 21 year old with a provisional licence = The AA £505.90. Cheapest quote for naming a 25 year old with a provisional licence = Done Deal £222.45.

About us:

uSwitch.com is a free, impartial online and telephone-based comparison and switching service, helping consumers compare prices on gas, electricity, water, heating cover, home telephone, broadband, digital television, mobile phones and personal finance products including mortgages, car and home insurance.

Our aim is to help customers take advantage of the best tariffs and services on offer from every supplier. To aid us in this task we have developed comparison calculators, which evaluate a number of factors including price, location, service and payment method, and advises consumers on the best deal to suit their needs.

The service is also available via fax and post. Fax 020 7233 5933 or write to Customer Services, uSwitch.com, 111 Buckingham Palace Road, London, SW1W 0SR, with your postcode and usage details.

uSwitch.com is not a supplier but acts independently, giving consumers an impartial view of what's on offer.