



The black and white of black box recorders exposed

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Black box or telematics insurance has been around for a while and can help younger drivers in particular get cheaper car insurance, however uptake has been slow in the UK.

Now new research reveals some of the misconceptions Welsh motorists have about how it works.

Cardiff-based Admiral is one of the UK's leading providers of black box insurance and has come across most myths motorists believe about its LittleBox insurance. Now it has surveyed motorists to find out which of these myths they think are true and which they think are false. Its research suggests a huge number of motorists in Wales are misinformed.

How the data recorded by the black box confuses many motorists, with one in five mistakenly believing it will be passed on to the police to prove a driver had been speeding. Nearly one in three (29%) think insurers share the data they record with each other and the same number think data is stored forever, none of which are true in Admiral's case.

How and where the black box tracks a driver also led to a lot of confusion among those surveyed. 8% think Admiral would tell their parents or partner when and where they've been driving. While 39% think they will be tracked in real time and that black box insurance is just a way for insurers to see where they are. Both of these are also untrue.

Among the stranger beliefs some people have about the black box are that it drains the battery (believed by 12%) and that it can record conversations in the car (believed by 6%).

Although some black box policies do impose a curfew and only allow the car to be driven at certain times, this isn't the case with Admiral LittleBox, although 27% think it is true. 8%



also mistakenly believe they can only drive in certain places.

One of the biggest misconceptions is that the premium will be affected just because the driver swerves or brakes heavily to avoid a collision. More than a quarter (27%) of the people Admiral surveyed believe this is true. In fact the driving score is based on the overall standard of driving over an extended period of time or miles; the score will only be affected if you are repeatedly brake heavily.



Jo Garcia, head of telematics at Admiral commenting on the research said, “While we can only speak for Admiral LittleBox, none of these misconceptions are true. It’s a shame that so many people believe them, especially if they are stopping them for trying black box insurance.

“The benefit of black box or telematics policies is that they help insurers price their premium based on how you drive as an individual, not how your peer group drives. We’d like to inform people of how this type of insurance works so they feel they have enough information to decide for themselves if it’s something they’d like to try.”

To help anyone who wants to find out more about how black box insurance works,



Jo Garcia of Admiral Telematics



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Admiral has launched
Myths Uncovered
www.admiral.com/black-box-insurance/questions-answered , an interactive
website which answers
some of the main questions
young drivers have.