

Car insurance, young drivers and Hoot's online safety message

The statistics are difficult to ignore; young drivers, especially young males, are more likely to speed and are therefore more likely to be involved in high speed crashes that have the potential to inflict serious damage to themselves, their passengers and other road users. This in turn adversely affects car insurance for all young people.

Here at Hoot we want young drivers to realise the value of driving without accidents, not just in terms of motor cover costs as it soon helps your premium to come down in price, but in terms of the human cost. We also know that there are plenty of young drivers out there who want to live long and happy lives and these are the ones who don't take unnecessary risks associated with dangerous driving behaviour.

However, until the statistics start to show that the number of fatal car crashes and serious injuries involving young drivers are dropping, the media, government and world powers will continue to target novice drivers with tough safety messages designed to deter young motorists from engaging in risky car driving conduct.

Hoot's top five car accident prevention messages

1. **The THINK! Road Safety campaign** – The Department for Transport's government funded campaign brings the road safety message to the mass media with hard-hitting videos that run on prime time TV and in cinemas nationwide. The TV ad campaign of November 2008 sparked controversy when it was deemed too graphic for pre-watershed viewing. It shows the life-threatening effects on internal organs after a 30mph crash when not wearing a seat belt. Watch it at: http://www.dft.gov.uk/think/focusareas/invehiclesafety/seatbelts?whoareyou_id=
2. **BRAKE too young to die videos** – A campaign specifically aimed at young and/or newly qualified drivers. Various real people talk about the effects of car accidents on young people. A mother tearfully walks through the hospital where her 12-year-old son died following a car crash involving an 18-year-old driver. Particularly chilling is the testimony of the paramedic, who describes in detail what he has had to do with victims' body parts after fatal smashes. View them at: <http://www.brake.org.uk/index.php?p=989>
3. **Google** – If you don't believe us here at Hoot car insurance services about the huge number of car accidents involving young people, go on to Google news search page and type "car accident young driver" as your search term. We guarantee there will be stories from around the country and across the world of horrific crashes involving young drivers, passengers and road users. Far more effective than actors in videos these real life stories of accidents that happen every hour of every day should make you think hard. We defy you not to read them and realise that dangerous driving is a really stupid thing to do.
4. **For My Girl Friend campaign** – The campaigners at FMG target youngsters with campaigns and demonstrations to show the effects of high speed crashes. Their 2008 campaign centred on a valentine card containing a stark message of young road accident fatalities. One of their posters featured several emergency services operatives attempting to rescue an injured passenger from a wrecked car; the message read, "If you don't like this many blokes around your girl...take responsibility when driving". Visit their site for young drivers at: http://www.fmg.org.uk/young_drivers.php

- 5. When someone close to you dies** – Possibly the best way to wake up and **understand** the effects of speeding, careless driving, or not wearing a seat belt is when you are told that someone close to you has died. Finding out that your friend or relative died in a burning car, and having to attend a funeral where the church is full to bursting with young people touched by death for the first time, should make you adjust your driving habits pretty quickly.

Car insurance, young drivers and doing the right thing

At Hoot, we believe that being a safe driver starts when you decide to keep your car taxed, MOT'd and up-to-date with young driver car insurance. Statistics show that illegal drivers are more likely to be involved in dangerous driving practices than insured drivers.

We understand that paying for your car insurance can be difficult because it is more expensive than insurance for older drivers. However, if you do not commit a driving offence and do not cause an accident during the term of your policy, you will earn yourself one year's no-claim bonus and this means that you get a reduction on your renewal premium.

Hoot online car insurance and you

Hoot is an online car insurance provider and we keep our prices competitive because we don't have expensive high street premises to pay for. We don't spend money on advertising campaigns and our call centre is small, super efficient and technologically advanced.

When you get a quote with Hoot; either by calling our quoteline on **0800 954 97 55** or by filling in our online quote form, we check over thirty insurers for their best deals based on your requirements. If you have received a quote that you are not happy with, try us and see if we can get you a better quote. Car insurance for young drivers does not have to be expensive – you just have to stay safe, don't cause an accident and watch your premiums come down in price.