



## Gadgets that may help to reduce accidents and lower insurance premiums...

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### 'Big Brother?' ...Or technologies that may help to reduce accident rates on our road (and insurance premiums)?

In the year ending June 2017 there were 1,710 reported road fatalities in the UK as recorded by the Department for Transport, suggesting a need for drivers to take measures to either improve their levels of driving, or to use technical solutions to make them safer drivers. [Moneysupermarket.com](http://Moneysupermarket.com) has researched how drivers in the UK can, using technological and practical solutions, make the roads safer decreasing the chances of an accident and even save money on [car insurance](#).

### Practical driving tests taken and passed in the UK

Since 2013 the number of people taking their driving test has increased, at the same time the overall pass rate of learner drivers has also risen. This increase in new drivers passing their test is in spite of the changes made in practical driving tests to make them more difficult in recent years. With more people on the road than ever before, it is increasingly important for drivers to continue to remain safe.



### The British view on road safety





## How to stay safe on the road

It goes without saying, the safer you are on the road the less likely you or others are to be involved in an accident. But how can you be safer on the road? The following smart technology devices/systems may help you to improve your driving skills. Here's what these smart devices do, how they work, their cost and most importantly, how they can help to prevent accidents...



### WHAT ARE THEY?

A dash cam sits on your dashboard and provides a 24hr recording of the front view of your car.

### HOW THEY IMPROVE YOUR DRIVING

In an accident, a dash cam can provide evidence to prove your innocence and help with insurance claims.



### WHAT ARE THEY?

A black box is a device that monitors your driving to create a personal driving profile.

### HOW THEY IMPROVE YOUR DRIVING

The data recorded is sent to your insurance provider to provide guidance on areas for improvement, safer driving can reduce insurance premiums.





## WHAT ARE THEY?

Pass plus is an additional qualification taken by drivers to improve their skills. The pass plus course has been known to lower insurance premiums.

## HOW THEY IMPROVE YOUR DRIVING

The additional instruction in techniques such as motorway driving is proven to increase confidence and road knowledge.



## WHAT ARE THEY?

A reverse cam gives drivers a wide-angle view behind the car and provides guidance lines for straighter parking.

## HOW THEY IMPROVE YOUR DRIVING

When performing specific actions this device assists in manoeuvring safely by providing viewing angles normally in a blind spot.



## WHAT ARE THEY?

Similar to pre-collision systems, reverse sensors alert you when you are close to objects such as bollards, other cars, and low walls.

## HOW THEY IMPROVE YOUR DRIVING

When approaching objects or vehicles while reversing, you will be alerted with bleeps varying in frequency indicating how close you are.





## WHAT ARE THEY?

Autonomous emergency braking acts as an accident prevention device which takes control of the car when driver is at risk of a potential collision.

## HOW THEY IMPROVE YOUR DRIVING

In an emergency when the driver is losing control of the vehicle, this device is able to intervene by slowing or stopping the car.



## WHAT ARE THEY?

A Pre-Collision System, or PCS, takes in 360° information from your car to notify you when you are too close to other cars, indicating the possibility of a potential collision.

## HOW THEY IMPROVE YOUR DRIVING

This system is capable of slowing and stopping the car by pushing back on the accelerator and warning the driver.



## WHAT ARE THEY?

This kit is a two key mechanism to protect against driving while inebriated.

## HOW THEY IMPROVE YOUR DRIVING

This system can shut down and lock the engine if alcohol is detected. This two key system consists of a breathalyser system and a touch sensor to determine blood alcohol content.



## Methodology

All research and data came from reliable sources. 2018 Telematics insurance data is first party data from MoneySuperMarket. All survey data is taken from a representative survey of 1,000 UK drivers commissioned by MoneySuperMarket.

## Sources

<https://www.statista.com>

<https://www.moneysupermarket.com>

<https://www.techradar.com>

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