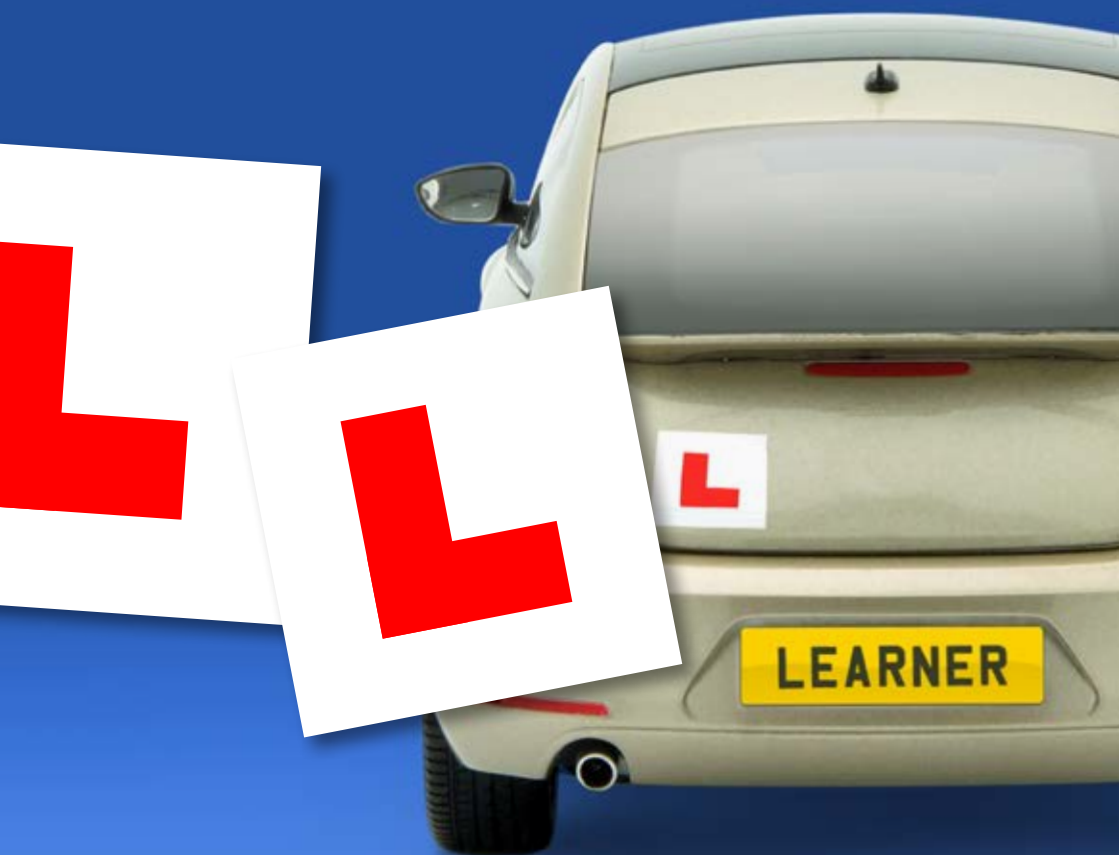


Looking out for you

Admiral's Learner Driver guide





Welcome to Admiral's Learner Driver guide

Learning how to drive is an exciting time in your life, and there are many things that you have to remember while preparing for your driving test. With everything you have to keep on top of, it's 100% normal to feel a little anxious or overwhelmed about it all.

At Admiral, we understand that there's a lot to learn and practice, which is why we want to make the process as easy and straightforward as possible.

With our Learner Driver guides, we'll help you every step of the way. From common driving test mistakes, to helpful motorway driving tips and even all the way up to what to do after you pass your driving test, Admiral's guides are looking out for you while you're learning to drive.

Thank you for choosing us,

Team Admiral

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Top tips from a driving instructor

Ready to hit the road and start your driving lessons? There's plenty for you to consider before you begin to learn – from which instructor to pick, to making sure you get the most from every driving experience.

So to help make sure you've thought of everything before you get behind the wheel, we spoke to approved driving instructor Richard Cooper, of **Drive Learn Achieve**, who's been helping learners rip up L plates for the past 14 years.

Enjoy it - you're learning this life skill in an environment where making mistakes is absolutely normal

Richard's top tips

Provisional licence and eyesight – it's a legal requirement before you start learning to drive that you obtain a provisional driving licence from the DVLA. Your approved driving instructor (or ADI), will check your provisional licence and check you have satisfactory eyesight. You need to be able to read a number plate from at least 20 metres away.

Fully qualified instructor – when choosing your instructor check their qualification by looking for the colour of their badge displayed on the front windscreen of their vehicle. When someone is qualifying to become a driving instructor they can start teaching with a trainee licence, although strict terms and conditions apply. These potential driving instructors (PDIs) must display a badge with a red triangle and an ADI displays a green octagonal badge. A fully-qualified ADI has passed all their exams and then gets assessed by the Driver and Vehicle Standards Authority (DVSA) every two to four years to make sure their teaching is kept to the required professional standard.

Some learner drivers may not feel confident with a trainee instructor as they will be less experienced but everyone has

to start somewhere and that trainee will be up-to-date with all the latest information and keen to teach well. The fully-qualified instructor will likely have more experience, which is the main advantage for picking him or her.

Find recommended and reviewed instructors – a recommended ADI would be preferable as someone else has already done the research for you! That way you already know they can teach well. If you don't know of someone's who is recommended, then research reviews online.

Feel comfortable – it's a lot easier to learn when you're in a relaxed environment. If you're uncomfortable it may slow the learning process and demoralise you which can be expensive as stopping and starting lessons disrupts continuity.

Enjoy the lesson – you're paying for a professional service and learning this life skill in an environment where making mistakes is absolutely normal – it's part of what you pay for. You wouldn't accept being shouted at or treated rudely in a shop, so why on a driving lesson? Remember, it's your money and you're in control.

Good communication from both parties - if you don't understand something, don't be afraid to tell your instructor and ask as many questions as you need to.

Preparation before lesson - make sure you're fully awake and mentally prepared to learn. Don't wake up just before your lesson as your brain will not be active enough and you won't have a good lesson. Around 10 minutes before your lesson is due to start, get thinking about what you have previously learned and what your instructor has planned for your next lesson.

Private practice - driving with a relative can be massively advantageous and your instructor will be able to advise on which way to proceed with it. When, where, who with and what you practice will all be very important. If your supervisor is giving contradictory advice explain this to your ADI - communication between the two is what we normally advise and is what we find works best.

Home study - there's nothing stopping you preparing for your driving lessons with some home study and we recommend starting this process as soon as possible. There's information available through the internet, books, phone apps etc. The better prepared for your lessons you are the quicker you can learn. Just make sure anything you learn from is DVSA-approved so the information is correct.

Admiral's Top Tip



Getting your theory test passed will advance your lessons and give you more confidence on the roads - you can take your theory test as soon as your provisional licence arrives.





Make sure your parents are giving you the right steer with driving tips

Half of learner drivers are given tuition by their parents – but how do you know mum and dad are up-to-date in the latest driving techniques? Research commissioned by Admiral-sponsored Young Driver, the UK's largest provider of pre-17 driving tuition, revealed one in five parents are not sure they'd pass their driving test if they took it again.

According to the Driving Standards Agency, learner drivers usually spend 22 hours practising with family or friends, compared to at least 47 hours with an instructor. And if taught correctly, parents giving additional lessons to their son or daughter can be a big benefit; not only will you be getting additional practice before your test but it could help you pass more quickly and save money.

So what is the outdated advice you should be on the lookout for when practising with mum or dad?

Outdated advice

Mirror, signal, manoeuvre – more than a third of parents have forgotten this basic rule, despite it being the cornerstone of good driving. While one in two forget to teach their children about the importance of checking dangerous blind spots.

Hand position – despite many of us being taught that hands should be kept on the steering wheel at the 10 to two position, that advice has been revised over recent years. It's now recommended that hands are in the quarter to three position, to maintain control and prevent a serious injury should an airbag deploy.

Steering – four out of five parents (82%) wouldn't teach the push-pull technique favoured by instructors.

Gear changes – 38% would insist the learner moved up and down the gears sequentially (1-2-3-4-5-6). However,

block gear changing is now considered acceptable in many situations.

Braking – one in two parents would insist the handbrake was applied whenever the car stopped. However, the purpose of the 'parking brake' is to secure the car when it's stationary on a hill or stopping on the flat for more than a few seconds. Stopping at a junction on the flat, the handbrake may not always be needed.

Manoeuvres – one in five would be adamant that a turn in the road was a fail unless it was completed in three manoeuvres. In fact, the modern test allows for up to five turns – that's why it's no longer called a 'three point turn'.

Assisted technology – one in four would insist youngsters didn't use parking sensors or cruise control to help with their driving but these are perfectly acceptable in a test situation when used appropriately.

Young Driver's research also found dad is twice as likely as mum to accompany their teen on extra lessons, yet one in 10 youngsters rely purely on a family member for their driver education.

Kim Stanton, of Young Driver, said: "Our instructors have long despaired of the phrase 'my dad says' just because it normally means a parent is contradicting what the professionals are trying to teach the learner.

"Because we teach under 17s, usually the youngsters haven't yet had any experience of being taught by a parent, but children are like sponges – they constantly want to absorb information, and once they've had a lesson with Young Driver, they often question their parents on driving techniques.

"But of course, the instructors are the experts, and know what the current best practice is, so we'd hope parents would swot up a bit – it may even help their own driving skills too."

Parent horror stories – learners, don't make these mistakes

"My dad told me you don't need to stop at a STOP sign if nobody's coming."

"My dad always told me to put my foot down when the traffic lights were on amber to get through."

"My mum was adamant that if I didn't go down through each of the gears when I stopped at a junction I would fail my test – even though I repeatedly said that contradicted what the instructor told me!"

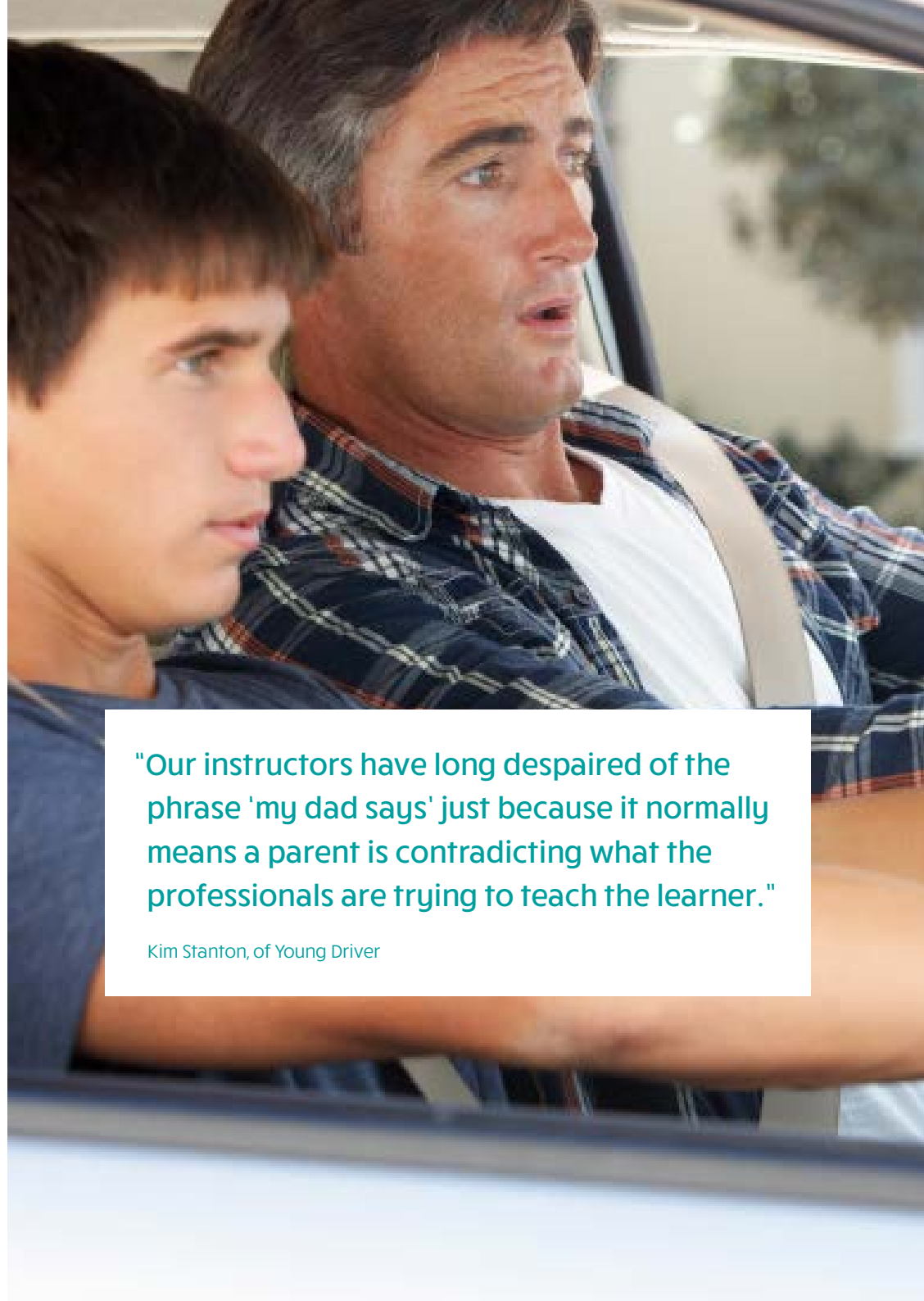
"My dad was always trying to tell me to squeeze past cyclists and horses when I knew the instructor would tell me to hold back and wait until I could properly overtake. I found it very stressful!"

"My dad helped me with some practice theory questions. When my instructor asked if my dad had helped me I thought I better be honest. His reply: 'Thought so, he got them wrong!'"

"My dad drove using his knees and told me it was the best way to drive."

"Our instructors have long despaired of the phrase 'my dad says' just because it normally means a parent is contradicting what the professionals are trying to teach the learner."

Kim Stanton, of Young Driver





Top 10 reasons for driving test fails

Every year, more than half of the driving tests sat in the UK result in failure - and statistics show we're all making the same mistakes.

With a pass rate of just 46.9% in 2014 to 2015, we thought we'd give learner drivers a helping hand by listing the top 10 reasons for failure.

Take a good look at these common issues and make sure you nail them before the big day

Observation

Ineffective observation and judgement at junctions

Control at move off

Ineffective control when moving away

Mirrors

Failure to check mirrors, particularly the rear-view mirror, when changing direction

Positioning

Poor positioning in the road in general

Steering control

Steering too early or leaving it too late

Observation at move off

Lack of observation when moving away

Junctions

Turning right on a junction is problematic for many learners

Reverse parking

Lack of control, poor observation or accuracy

Response to signals

Poor response to traffic lights

Response to signals and road markings

Inadequate attention to road markings



You've passed your test! Now what do you do?

Congratulations. All of your hard work has paid off, you've passed your driving test and you have your full licence! It's important to remember that even though you now have your licence, there's still a lot for you to learn and remember.

Now that you're on the road on your own, be careful to not slip into bad habits and keep in mind all of the skills you were taught while learning to drive.

There are a few other things to keep in mind and to start thinking about after you've passed your test as well, so we've pulled together a few helpful reminders for you.

Buying your own car

You may have been saving and saving for months, and now that you can drive on your own it's time for you to consider purchasing your first car, how exciting! But where do you get started? Here are a few helpful points to get you started:

Where to buy: two of the more traditional options when choosing a where to buy a car are either through a car dealership or privately. Car dealers tend to cost more money but there also tends to be more security when buying from a dealer. Private purchases are often cheaper; however you might not get the same security (like payment protection or warranty) that you may get with a dealer.

Type of car: the size, age, fuel type and features are all going to affect the price of your car. Depending on your budget, you're going to want to consider each of these and adjust them according to how much you'd like to spend.

Running costs: the initial purchase isn't the only thing that you're going to have to consider when buying your first car. From servicing to repairs and fuel consumption, the costs can really add up. To help keep costs down, it's important that you keep your engine coolant, engine oil and brake fluid topped up to prevent any potential damage.

Insurance

Now that you're no longer a learner driver, you'll need to make sure your insurance policy is adjusted. The amount that you'll have to pay for insurance is calculated on several things, such as car model, engine size and driving experience.

With Admiral Single-Car Insurance, we allow drivers to personalise their cover and we offer a numerous range of policy upgrades such as Breakdown Cover, Keycare Cover and Modifications Cover.

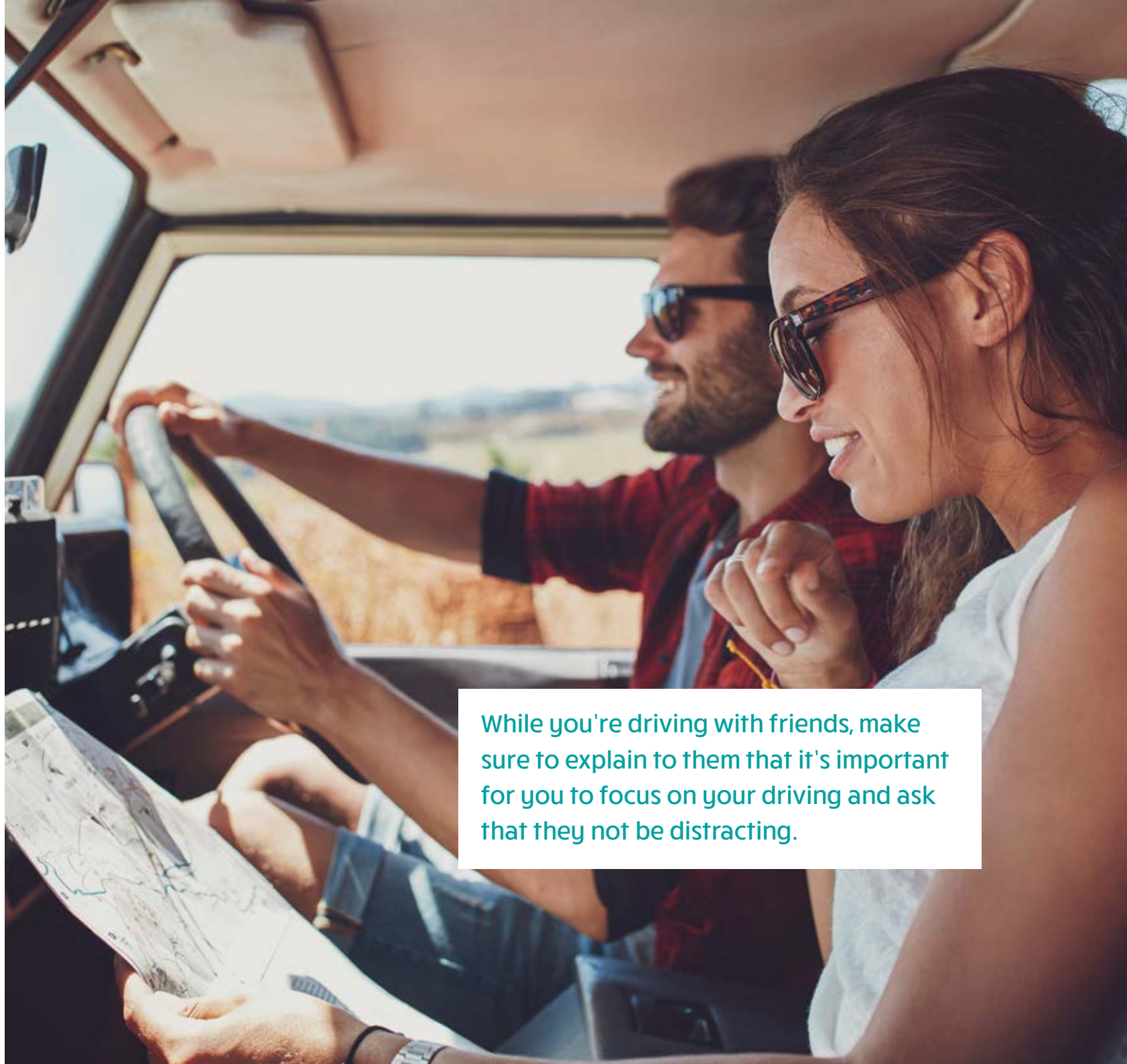
We also provide our drivers with a No Claims Bonus, which means that every year you drive without making a claim or having a claim upheld against you Admiral will give you a discount off your renewal premium. Why not be rewarded for safe driving?

Remember what you learned

One of the first things you're going to want to do after you get your full licence is get on the road with your friends (if you haven't done so already!) As exciting as everything is, it's important that you concentrate on your driving and remember what was taught to you. While you're driving with friends, make sure to explain to them that it's important for you to focus on your driving and ask that they not be distracting.

Keep in mind the weather conditions when you're driving, as they may change while you're on the road and you'll want to take caution when driving in conditions you're not familiar with.

Most importantly, if you're ever unsure of something be sure to ask your parents or refer to your driver instructor for help and advice. They understand that your first times on the road by yourself can be a little daunting and they're there to help you.



While you're driving with friends, make sure to explain to them that it's important for you to focus on your driving and ask that they not be distracting.



Motorway driving: What you need to know

Driving on the motorway may sound like a scary experience, but if you're well prepared and calm, you'll be a pro in no time. When you're driving on the motorway for one of the first times, there's a chance you might be a little nervous. First-time nerves are expected and absolutely normal when experiencing your first time on the motorway.

Did you know that motorways are actually the safest roads to drive on? According to GEM Motoring Assist, only about 3% of accidents and 4% of fatalities occur on motorways. However, because of the high speeds involved the consequences can often be severe should something go wrong.

At Admiral, we understand the importance of your safety, your passengers' safety and other drivers' safety on the motorway. To help you out with your first few times driving on the motorway, we've put together some helpful advice and pointers for a successful motorway experience.

Follow and know the rules of the road

Before even getting onto the motorway, you'll want to make sure you are familiar with the layout of the motorway, speed limits, and the general rules of a motorway. A good place to start would be the Motorways section in the Highway Code, which provides an extensive and up to date overview of UK motorway rules.

You'll also want to make sure that you have a strong understanding of all the signs and signals that you may see.

Joining and leaving the motorway

It's tempting for many drivers, especially new ones, to slow down or nearly stop when on the access slip road while trying to join a motorway. This can create a dangerous situation, not only for

yourself, but also for other drivers around you. When on the access slip road and acceleration lane, make sure you match your speed to the drivers who are already on the main motorway. Remember to be observant of everything around you, check your blind spot and then join the motorway when you're sure it's safe and clear to do so into a suitable gap.

When it's time to exit the motorway, remember to move into the left-hand lane well before your exit. You'll be given ample notice, usually a mile and half, before you arrive at the exit. There are also countdown markers as you come closer to the exit, usually spaced apart by 100 yards or so. As you prepare to exit, use your left indicator and safely move onto the exit slip road. Remember to try to not brake on the main carriageway and to do so once you have safely moved onto the exit slip.

Distance and speed

For cars and motorcycles travelling on the motorway the maximum speed limit is 70mph. Vehicles towing something, buses or coaches over 12 metres in length and HGVs all must travel no faster than 60mph and cannot use lane three. Be alert for roadwork or accidents, as you must adjust your speed accordingly during those instances. It's also important to remember that during adverse weather you should slow down as well, and follow the speed limit signs as they may change during particular circumstances.

Since drivers are travelling at higher speeds on motorways, it takes a longer time to slow down, making your stopping distance larger. Because of this, it is recommended that you leave extra space between you and the car in front you, especially if the roads are wet.

How to use different motorway lanes

It's common to see drivers use the different lanes on the motorway in incorrect ways. We've put together some simple pointers on how to know which lane you should be driving in:

Left-hand lanes are for travelling in

After overtaking another car, move back towards to left lane when it is safe to do so

If you are in the middle or right lane and you are delaying traffic, safely move to the left lane to let the traffic overtake you

Middle and right-hand lanes are meant for overtaking and faster traffic

When you are overtaking more than one vehicle, it may best to stay in either the middle or right lane instead of going back and forth

Things to remember

If at any point while you're driving you begin to feel tired, make sure to take a break and don't start driving again until you feel rested

Familiarize yourself with how 'smart motorways' work and where they are located

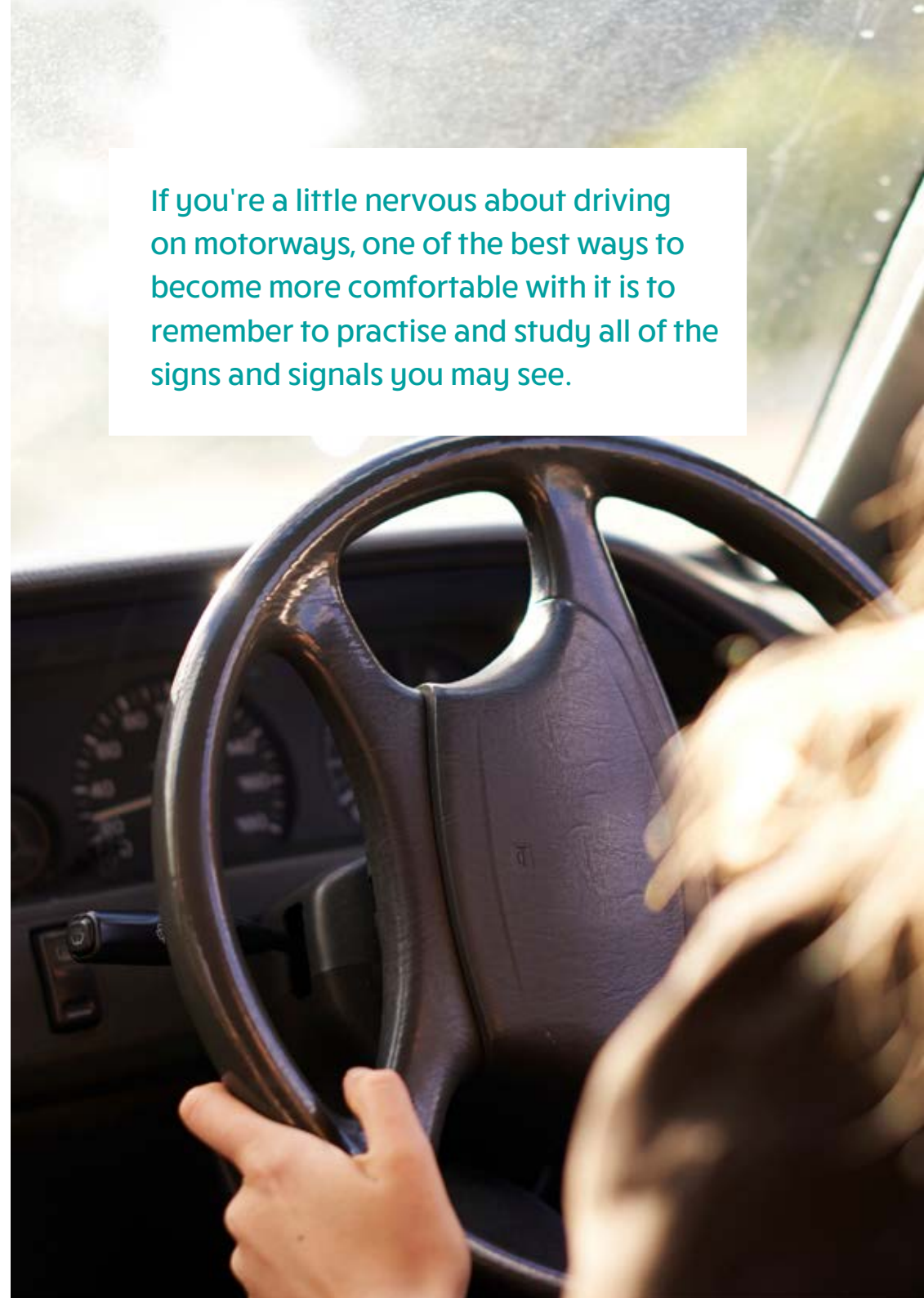
When driving early in the morning, late in the afternoon or at night, use extra caution as there's not as much, if any, daylight available at these times

When it is a bright sunny day, be sure to have a pair of sunglasses with you to help with visibility

Avoid using your mobile phone at all costs. If you need to use it, exit the motorway and use it at a service station. Do not use the hard shoulder for this unless it is an emergency

During your first couple of trips on a motorway, you may want to consider bringing a more experienced driver like a parent or other relative for guidance

If you're a little nervous about driving on motorways, one of the best ways to become more comfortable with it is to remember to practise and study all of the signs and signals you may see.



Black box insurance myths busted

You're not alone if your first car insurance quote made you gulp; insurance for new drivers can often stretch into thousands of pounds – leaving you feeling out of pocket each month.

Prices are often much higher for new drivers as many insurance companies believe inexperienced drivers are a big hazard on the roads. But at Admiral, we don't believe in stereotypes and we want to give safe, new motorists the chance to get a better premium.

Our products are made to reward good drivers, not penalise them

And this is where LittleBox comes in. LittleBox is our black box, or Telematics insurance, option for young people who want to prove they are good drivers, therefore getting a better price.

But despite offering young drivers a chance to get a more affordable premium, black box insurance often gets a bad rep. Fears of 'Big Brother watching' and scams to hike up premiums are often mentioned in connection to Telematics, but our products are made to reward good drivers, not penalise them.

So, to help you learn the truth about our **black box insurance**, we've busted some of the most common myths we hear.

Myth 1: You're subject to a curfew and penalised if you drive at certain times

There isn't a curfew with LittleBox. Of course, there are certain times of the day when accidents are more likely to occur, like at night. But you won't be charged a fee for driving in the night with LittleBox; you may not get as big a discount if you always drive at night but you will still get an upfront discount and potential renewal discounts.

Myth 2: Insurance companies monitor your driving and tell the police if you're speeding

We won't tell the police if the data collected suggests you were speeding. We will only share data if a police request is made about a criminal offence.

Myth 3: If you're involved in an accident we'll use the data to prove you were to blame

We wouldn't use Telematics to prove you were to blame, however, if you're in a non-fault accident you may wish to access your data to prove you weren't speeding or if you were stationary when hit.

Myth 4: We monitor your driving habits to increase your premium

Looking at your driving habits allows us to get a better understanding of how you drive so we can make sure we are rewarding you and giving you the discount you deserve. LittleBox is designed to reward good drivers and only a small number of drivers who get consistently low driving scores will see their premiums go up when they renew. You can log into your personal dashboard whenever you want to see how you're driving and pick up tips to help you drive safely and get the best discount.

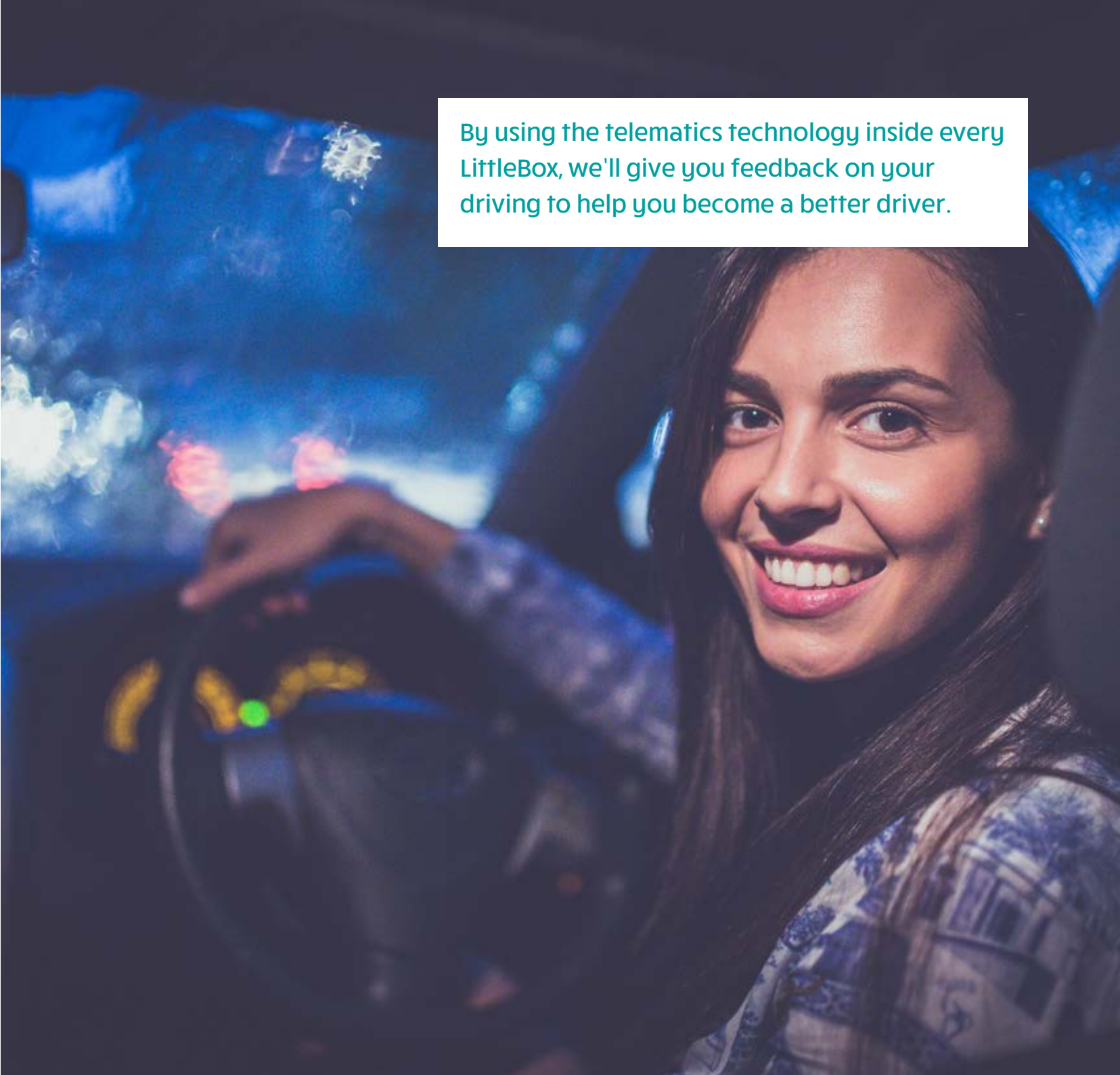
When it's time for your policy renewal, we'll look at all the data we've gained to offer you a price based on how well you have driven over the previous months and 80% of people using LittleBox get a discounted price at renewal!

Myth 5: I'll be fined if I go over my estimated mileage

At the start of your policy we'll ask you to estimate your annual mileage and we'll periodically check how much mileage you have covered and if you're on track to meet your estimate. There is no monthly mileage limit.

If, after two months, it looks like you're going to go over the estimate by 25% or more we'll adjust your mileage and your premium could go up. However, we'll contact you before making any changes. If you are charged and don't end up using the new estimated miles we'll refund you at renewal.

So there we have it, we hope we've helped you get a better idea of black box insurance. If you want to learn more we've busted loads more myths [here](#). And if you have a question, simply send it to us through the myth buster [page](#) and we'll respond within 48 working hours.

A close-up photograph of a young woman with long dark hair, smiling warmly at the camera while driving at night. Her hands are on the steering wheel. The background is dark with out-of-focus city lights creating a bokeh effect. A white text box is overlaid on the right side of the image.

By using the telematics technology inside every LittleBox, we'll give you feedback on your driving to help you become a better driver.



Insurance jargon buster

Do you know exactly what all of those insurance terms and sayings actually mean? Since they can be a little confusing, we've compiled a list to help you crack the car insurance code.

Annual mileage

This is what you approximately think you will drive over the year. Typically, the method to get the most accurate number is to compare your most recent MOT certificate from the prior year.

Business use

Do you use your car with your work? If you answered 'yes,' this is something that you'll definitely want. This type of cover protects you when you make multiple journeys during your working day aside from your standard commute to and from your place of work.

Certificate of Insurance

This is a very important document, as it confirms your cover and shows the length of your term, what level of cover you have, those who are entitled to drive and the details of your car.

Driving Other Cars

This term is often misinterpreted or not understood to its entirety. Essentially, it allows the policyholder only to drive other privately insured motorcars under third party only cover.

In order to have this, the policyholder must be over the age of 25, and there are certain occupations and vehicles which are excluded. Before driving another car, make sure you check with your provider and look over your certificate of insurance carefully to ensure you are qualified.

Remember: having comprehensive insurance does not guarantee you have this function as a part of your insurance policy.

Excess

This is the first payment contribution made by you to your insurance provider in the event of a claim.

Sometimes, compulsory excesses may be included by the insurer depending on certain information, such as: vehicle, driver age or licence type, or if your No Claims Bonus is protected.

Voluntary excesses are selected by you and often help reduce the premium you pay to take the policy out. It's important to remember that you will need to pay both the compulsory and voluntary excess if a claim is made.



No Claims Bonus

This is a form of discount that is given when you take out a new insurance policy. The number of years you have remained claim free will determine the discount amount.

Guaranteed No Claims Bonus

With this, there's typically a compulsory excess and means regardless of a claim. In most circumstances you will retain the No Claims Bonus you have.

Insurance Premium Tax

This tax is automatically included as a percentage of any transaction with your insurer.

Modifications

Anything that has been added to your car by either you or the manufacturer to change the way your car performs or looks. It's important to remember anytime there are modifications added to your car you must notify your insurer.

Owner/registered keeper

When you purchase the car, and you're the one driving it, that makes you both the owner and registered keeper. However, say you've been given a company car, this makes your employer the owner and you the registered keeper.

Simply put: the owner is the person who purchased the car, and the keeper uses it regularly.

Policy Term

This is the length of time your policy runs for. It's usually 12 months, but with Admiral this can also be a 10 month policy, known as a Bonus Accelerator.

Whether you, or your son or daughter, are new to driving and car insurance, make sure you're equipped and prepared with our helpful and useful guides.

10 cars to insure that won't cost a fortune

Car ownership, from purchasing the vehicle, to insuring it and keeping it well-maintained, it's certainly not cheap. Keeping this in mind, we asked some of the analysts on Admiral's Pricing team to find out what exactly are the cheapest cars for drivers under the age of 25 to insure?

Our Pricing Analysts, as clever as they may be, weren't exactly able to pinpoint the perfect car insurance scenarios for every young driver, but they did help us out with putting together another list. They told us about the top 10 cheapest cars to insure on average for drivers who are under the age of 25 between April and June 2016.

Nissan Qashqai

Average price £619.41 per year



Moving into the number one spot, the Qashqai proves that it doesn't always have to be small hatchbacks and city-cars. Designed to look more like a sporty SUV, this family car has plenty of legroom and space on the inside.

Volkswagen Fox

Average price £634.02 per year

Holding onto its number two position is the VW Fox. Although discontinued in 2010, you can still get a hold of this foxy vehicle for under £3,000. As one of the cheapest VW's on the market, you have the joy of having the recognisable look of a VW, without the heavy price tag.

SEAT Mii

Average price £638.62 per year

A newbie on our top 10 list, the chic SEAT Mii offers drivers the convenience of a fuel efficient vehicle all while also having the style and sportiness of a city-car. With tons of customizations available, the Mii has something for everyone.

Fiat 500

Average price £649.82 per year



Looking for something that has the look of a retro car, but doesn't have the burden of expensive parts and the unreliable risks of a classic car? The Fiat 500 may be just right for you. Bonus feature: small cars = easy to park!

Seat Arosa

Average price £656.72 per year

Reliable and safe, the SEAT Arosa is a great car for any young driver. With large windows for ideal visibility, the compact qualities of Arosa make for efficient parking, all while still providing plenty of legroom in the interior for both passengers and the driver as well.

Citroen C1

Average price £661.79 per year

Want more colour in your life? The Citroen C1 might have just what you're looking for. Offered in a range of colours from Scarlet Red, all the way to Caldera Black, the C1 even has the option that lets you have a two-toned contrasting roof.

Hyundai i20

Average price £663.31 per year



A car that has the best of both of worlds, the Hyundai i20 offers the convenience of a hatchback family car, but also is easy on your wallet thanks to its practical fuel efficiency. What's better, the i20 offers superior driver and passenger comfort, and plenty of room in the boot for even the largest of cargo.

Nissan Juke

Average price £668.65 per year

Filled with personality, the Nissan Juke brings a sense of uniqueness and quirkiness to the car industry. Described as darty and nimble by WhatCar? the Juke is also reliable and typically has fewer problems than other vehicles that are within its same class.

Ford KA

Average price £671.24 per year

Compact and fun to drive, the Ford Ka is a city driver's dream car. With handling capabilities that make for an easy drive, you'll be able to quickly get

to your destinations. Probably the most convenient quality of this car is its size, you'll never have to worry about fitting in to a small parking space ever again!

Kia Picanto

average price £672.34 per year



© Thomas Doerfer

The Kia Picanto offers something for everyone. From a roomy interior, to a spacious boot in the back thanks to the hatchback, you'll be able to go from the city to the countryside with all of your passengers comfortable and happy. The Picanto also provides lots of amenities on their standard equipment packages, something that can be hard to find with other cars in its class.

The insurance prices quoted are the average premiums for drivers aged 25 and below between October and December 2015 and specifically from Admiral, so if you are looking for insurance make sure you get a quote with us before you buy.





Most common claims for young drivers

It doesn't matter how long you've been driving, unfortunately accidents can happen. And our data shows that drivers under the age of 25 are 62% more likely to make a claim compared to drivers over 40.

So while we all try to improve our driving skills and stay sharp and safe on the roads, knowing what the most common types of claims drivers under the age of 25 make could help you learn from others' mistakes,

and hopefully avoid the pitfalls of being involved in an incident yourself. We spoke to our Claims team to see what the top 10 most common claims made by drivers under the age of 25 were over the past three years.

Going into the back of another car

Hitting a parked or unattended car

Shooting out of a minor road

Changing lanes and hitting another vehicle

Reversing into another car

Pulling across into the path of another vehicle

Multi-vehicle shunt

Roundabout collision

Driving up or down an embankment

Narrow lane collision

The number one claim is for drivers involved in a rear-end collision, so here are some tips to avoid this type of accident:

Maintain a space of two car-lengths (or two seconds) between you and the car ahead

Use the chevrons on the road as another guide to how much room to leave between you and the car in front

Stick to the speed limit

Keep alert for any impending hazards or sudden stops

Try to avoid making sudden stops whenever possible

In at number two was hitting a parked or unattended car; where and how a car is left can greatly affect the likelihood of it being involved in an incident.

For example, if a car parked on the street is not close enough to the kerb, it's more likely to be hit by a passing motorist or cyclist.

Before you leave your car parked anywhere, make sure you are in a legal parking space, that it's an appropriate size for your vehicle, and that it's a safe distance from active traffic and other parked cars.

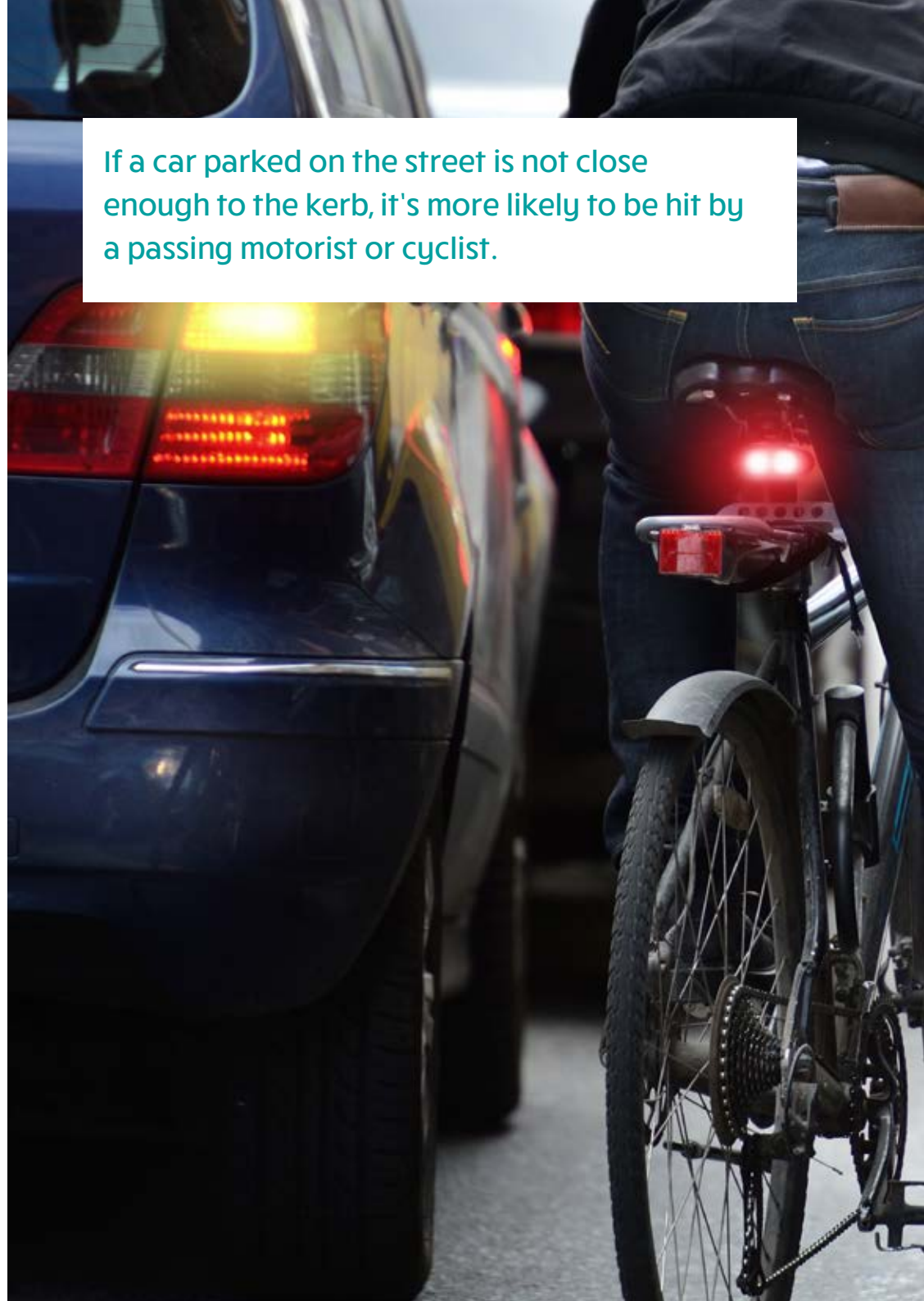
Taking the third spot in the top 10 claims is drivers shooting out of a minor road, and this is often a common issue for learner drivers.

We spoke to Approved Driving Instructor John Burrows who said one of the most common mistakes learner drivers make is not stopping at stop junctions.

Young Driver Team Manager in Birmingham, Rachel Harrod, agrees. She said many learners fail to make the proper observations when emerging from a road junction.

To avoid making this mistake, make sure you stop and properly observe the road ahead in both directions. Check your mirrors, signal and then only pull out if your path is clear (mirrors, signal, manoeuvre - we're sure you heard that a few times in your lessons!) Slow down to take the turn safely and continue to look around while you make your move. Don't forget to keep an eye out for pedestrians, cyclists and other cars (moving and stationary).

If a car parked on the street is not close enough to the kerb, it's more likely to be hit by a passing motorist or cyclist.





How to cut your fuel bill

Fuel prices frequently top the polls as UK drivers' biggest motoring concern, mainly because it's unpredictable and there's not much us drivers can do about it.

Since pump prices reached lows of £1-per-litre at the start of 2016, the cost of fuel has steadily been rising – so how can you drive smarter in order to pinch some pennies when it comes to filling up?

We've put together nine top fuel saving tips to help you get the most for your money.

Slow down

It seems obvious, but reducing your speed by just a few mph will also reduce engine revs, therefore using less fuel. Cutting your speed by 5mph won't add much to your journey time but it will leave more in your back pocket.

Drive smoother

Anticipating traffic flow and keeping your car moving in traffic can help you save money on fuel - stop/start traffic is not good for fuel consumption. When you're slowing make sure you decelerate gently - take your foot off the accelerator in plenty of time. And don't be tempted to put the car into neutral and coast - you won't save much money and it's really not safe!

TLC

Regular servicing is far more fuel-efficient than a car with a congested air filter, worn-out spark plugs, clogged fuel

injectors and bad oil. Modern cars have diagnostic systems which quickly pinpoint the cause of poor running so it shouldn't take long to highlight any faults.

Tyre check

Not only are underinflated tyres unsafe, they also increase rolling resistance and fuel consumption by up to 5%. However, overinflated tyres reduce the area of tyre contact with the road, so you lose vital grip and they'll wear out more quickly. You can find the recommended tyre pressure for your car in the vehicle handbook or printed either in the sill of the driver's door or on the inside of the fuel tank flap.

Leave the AC alone

On a hot day it's very tempting to blast the air con but they use loads of fuel! If you must, keep it for when you're driving on dual carriageways and motorways because having the windows open at higher speeds will increase wind resistance and raise your fuel consumption. When driving at lower speeds, make sure you turn off the air con and put those windows down.

Stay standard

Have you fitted fat alloys and wide tyres to your ride? They may look good, but larger tyres inevitably have more rolling

resistance, which adds to your fuel consumption. Alloy wheels are often not much lighter than ordinary steel wheels meaning any weight-saving tends to be minimal and is then negated by the larger tyres. Standard spec might not be so cool, but it could use less fuel.

Travel light

The less you carry, the less fuel you'll use so make sure you clear out your car once in a while. If you have a roof rack, roof box or bike carrier attached to your car make sure you take it off when you no longer need it. While these space-saving items are handy you're carrying unnecessary extra weight and they spoil the carefully designed aerodynamics of your car, therefore increasing your fuel use.

Plan your route

It's obvious that you're going to use a lot of unnecessary fuel if you're lost and driving around aimlessly, so before setting off make sure you plan your route. If using a Sat Nav, the 'shortest route' option might not always be beneficial - it could send

you down narrow country lanes where you stand a good chance of getting stuck or blocked causing you to waste fuel while you wait for the path to clear. You're better off sticking to major roads and turning on traffic alerts.

Fuel saving apps

There are a number of apps available that will not only plan your journey but will also guide you to drive at an optimal speed, and measure the braking distance between you and the car ahead. Some examples are FuelGood, which is free, and iOnRoad - both available on Android and iOS.

Admiral's Top Tip

If you're stuck in traffic for at least 60 seconds, turn off the engine; even when idle it's burning fuel.



