

Britain's car crime hotspots

We reveal the parts of the country in which your motor is most at risk from theft and break-ins.



New figures have revealed the UK postcodes most vulnerable to car crime, with some surprising results.

The study of two million UK motorists, carried out by car insurance provider Admiral, found that drivers in the rural spot of Aboyne in Aberdeenshire were most likely to have their cars stolen. Solihull in the west midlands and Neston, Cheshire were the second and third car theft hotspots.

CAR THEFT – THE TOP 10 HOTSPOTS

Position	Postcode	Location
1 st	AB34	Aboyne, Aberdeenshire
2 nd	B94	Solihull, West Midlands
3 rd	CH64	Neston, Cheshire
4 th	M9	Blackley, Manchester
5 th	L10	Fazackerley, Liverpool
6 th	ML12	Biggar, Lanarkshire
7 th	S3	Sheffield
8 th	NE36	East Boldon, South Tyneside
9 th	SW1W	Chelsea, London
10 th	CW4	Holmes Chapel, Cheshire

In terms of break-ins, the results may be seen as slightly less surprising. The wealthy west London area of Belgravia topped the list, and was joined in the top five by Newcastle and Leeds city centres.

CAR BREAK-INS – THE TOP 10 HOTSPOTS		
Position	Postcode	Location
1st	SW1X	Belgravia, London
2nd	NE1	Newcastle city centre
3rd	BS26	Axbridge, Somerset
4th	PE25	Skegness, Lincolnshire
5th	LS2	Leeds city centre
6th	BL6	Horwich, Bolton
7th	B10	Small Heath, Birmingham
8th	S63	Wath-on-Deerne, South Yorkshire
9th	HX1	Halifax town centre
10th	N10	Muswell Hill, London

'False stereotypes'

In truth though the figures represent a true mix of regions, a finding that highlights the fact that drivers need to keep a close eye on their car security whichever part of the country they live in.

Car criminals are opportunists and will break into any car that's an easy option. Our advice would be, no matter where you live, help yourself not to be a victim of car crime by always securing your car, parking in a well-lit place and never leaving anything on show, no matter what its value.

Car insurance costs

As well as causing plenty of stress, car crime also means an added cost to all drivers in the form of increased car insurance premiums.

While a range of different factors - including gender, age and driving history - go into calculating

the cost of your car insurance premium, living in an area with high levels of crime could push up your premium, even if you haven't been a victim yourself.

Fortunately there are some simple things you can do to cut the cost of cover. Here are five quick tips for driving down your car insurance bill:

- **Keep your car secure** - Installing added security and parking your car in a garage overnight can both contribute to cutting the cost of cover.
- **The job trick** - When applying for a quote, you may often find that there are multiple job descriptions that accurately represent what you do. Try each different combination to find out what works out cheapest - for example, try exchanging 'lawyer' for 'barrister'. Just be sure that the description is still accurate, otherwise you could find your policy invalidated.
- **Consider downsizing** - Owning a car with a smaller engine can often save you a great deal of money on your premium, as will using less mileage.
- **Shop around** - Perhaps the easiest of all, comparing car insurance providers online allows you to quickly and easily find a cheaper renewal than the one you're presently being offered.
- **Don't modify your motor** - Adding spoilers and other gizmos to your car may well improve performance, but it's also likely to add to the cost of your cover. Check with your insurer before making any modifications.

Uninsured driving hotspots revealed

- **Where in the UK are you more likely to be hit by an uninsured driver?**



- More than one in 10 cars in London are uninsured, according to research by the Motor Insurers' Bureau (MIB).
- The capital tops the list of regions with the highest percentage of uninsured drivers - making it twice as likely for drivers in London to have an accident with an uninsured motorist.

- Despite a number of initiatives and police efforts that have reduced the amount of uninsured drivers on our roads by 20%, it is estimated that 11% of motorists in London are driving without a policy.
- When you look at the country collectively, the figure drops to 4% but still represents the highest number of uninsured drivers in Western Europe.
- **The hotspots**
Earlier this year, the MIB identified the worst-offending postcodes in the UK for uninsured drivers.
- In first place and holding its position at the top for the 13th year running is Barkerend (BD3) in Bradford.
- West Gorton (M12) in Manchester falls into second place.
- Taking third, fourth and fifth place, respectively, are Small Heath (B10), Handsworth (B21) and Saltley (B8) - all located in Birmingham.
- **What is being done?**
Significant progress has been made over the past four years with an overall 20% reduction in the number of uninsured vehicles on UK roads from 1.8 million to 1.5 million.
- From January 2011, a new scheme will be introduced to ensure that all vehicles remain insured or have a valid Statutory Off Road Notification (SORN). A SORN is required by the Driver and Vehicle Licensing Agency when you intend to keep your vehicle off the road.
- The MIB has stated that automatic number plate recognition technology, combined with information from the Motor Insurance Database, leads to as many as 500 uninsured vehicles being seized every day.
- It is estimated that the police seized 180,000 in total last year. In a move to help deter uninsured driving further, penalties for driving uninsured will be much more severe.
- Using Automatic Number Plate Recognition, the police are able to detect and seize vehicles at the roadside. In the new year, if you are caught driving without insurance, in addition to a vehicle seizure, you will receive a £200 fixed penalty, six penalty points, and £150 worth of car recovery charges. You will also have to purchase valid motor insurance in order to retrieve your seized vehicle.
- If the vehicle is not claimed within 14 days, it can be sold or crushed.
- **The cost of uninsured drivers**
Uninsured drivers inflict a major financial burden on other drivers.
- Figures released by the MIB reveal that uninsured drivers kill 160 people and injure 23,000 annually in the UK.
- These accidents are believed to cost the insurance industry £500 million per year - an expense they pass onto law-abiding motorists at an average premium of £30 per policy.