

JOURNEY ON

your magazine from International Breakdown. Winter issue.

A photograph of a red car driving on a snowy road. The car is in the lower right foreground, moving away from the viewer. The road is covered in snow with visible tire tracks. In the background, there are trees and a house under a grey, overcast sky.

Weather you like it
or not, winter is
coming!

In an interview with Ian Roper we
discuss winter road chaos.

Can you afford not to
read this?

The hidden cost of motoring



WINTER DRIVING

Weather you like it or not, winter is coming! Are you prepared?

Ian Roper, founder and Managing Director of International breakdown explains to me that despite appearances (the suit, tie, clean, modern office space) he is a man that still revels in 'getting his hands dirty'. He reveals that all his working life he has been involved in the motor industry; he knows cars inside and out. But, trading his hands on approach to that of an industry observer has resulted in a new and different perspective to add to his practical experience. Drawing on this experience I wanted to find out what the dark nights and bad weather meant to him.

You have been in the motor industry in one way or another all of your working life. Do you feel drivers are more aware about driving safely in hazardous conditions now?

"The simple answer is no. You would expect that government campaigns, coupled with the stricter driving test people would be. Yet, we still get calls here that indicate they aren't even aware of the simple hazards that can be so easily avoided. We rely far too much on technology and expect it to save us in hazardous conditions, we feel safe in our cars, and when you feel safe, you take risks. I think it was Jim Davison that was asked 'is your car an automatic sir?' to which he replied, 'it is, but I still need to be in it.' Ultimately, most accidents are human error."

Are there seasonal trends in the amount of breakdown calls you get?

"Yes, the summer months are the busiest."

That's not the answer I was expecting, can you explain?

"There are simply more cars on the roads in the summer. People tend to travel further

and take journeys that they wouldn't take in the winter. In the winter months there are certainly more bumps and scrapes, but the summer months are when we get the most call outs. There aren't as many hazards such as bad weather and its daylight for longer, but heat, longer days and congestion present their own problems."

The government has a high profile National risk assessment programme that aims to provide contingency plans at local levels for severe weather conditions. They also provide continuous advice through the THINK! Campaign for drivers. Is there anything else you feel the government could do to educate and help motorists?

"There should be a compulsory motorway driving test. You can drive a car on a provisional license on any road except a motorway and then, you pass your test and travel on a motorway with no experience of how to conduct yourself or handle a car at

DREAMON...

The most expensive legal road car is...

"The Bugatti Veyron 16.4 is the most powerful, expensive, and fastest street-legal production

car in the world, with a proven top speed of over 400 km/h (407 km/h or 253 mph). It reached full production in September 2005. The car is built by Volkswagen AG subsidiary Bugatti Automobiles SAS and is sold under the legendary Bugatti marque. It is named

after racing driver Pierre Veyron, who won the 24 hours of Le Mans in 1939 while racing for the original Bugatti firm. The Veyron features a W16 engine—16 cylinders in 4 banks of 4 cylinders."

Source: AutoMotoPortal.com/Wikipedia

speed. It's ludicrous.

I also think that the government should concentrate more on road safety rather than erecting speed cameras for revenue. There should be a system that maintains a speed limit rather than just restricts it in certain hotspots. If something like that was in place maybe more people would believe that the cameras were actually for safety purposes rather than just a revenue stream for local Authorities. A system that did that could also be adjusted in hazardous conditions to slow drivers down."

Winter tyres are a mere three percent of the UK's total tyre market. This poor statistic compares with 10 per cent in the Netherlands, and 50 per cent in Germany. In some EU Countries winter tyres are compulsory or obligatory. Do you think tyre awareness is an issue that is under stated in the UK?

"Tyres are one of the most important serviceable items on your car. Certainly, in winter months when there is snow, ice and rain on the ground, a good set of tyres is essential. But I think it's probably the tyre Industry who are pushing these statistics. We don't really have harsh winters like we used to and although winter tyres can be effective in harsh conditions, it's just as important to have a decent tread."

48% of UK accidents in the winter are caused by skidding, if you don't have winter tyres, how else can you prevent this type of accident?

"Even winter tyres can't prevent you from skidding. The single piece of advice I can give is to avoid skidding by driving slowly. If you do skid, take all your feet off the pedals, don't brake, don't accelerate and allow the car to come to a halt. Of course, if you are an advanced driver it is possible to correct a skid, but it takes practice."

Different weather conditions pose different hazards for drivers, what are the most common problems drivers face?

"Rain is the most common problem. Heavy rain, spray and standing water are the most common in this Country. You can be driving at 70mph in sunshine and then a cloud burst hits and in a matter of seconds you are driving in hazardous conditions. One of the most dangerous of problems is rain after a dry spell. It's dangerous because it is underestimated. During long dry spells, oil and diesel collects on the road – harmless really when it's dry. But the moment it rains, the road turns into a skidpan. Many motorists aren't even aware of a hazard like that."

Wind is also another hazard. It affects other drivers around you, but it is indiscriminate. In other words, a gust can hit the lorry in front of you yet hardly affect your own driving.

"If something like that was in place maybe more people would believe that the cameras were actually for safety purposes rather than just a revenue stream for local Authorities."

Low winter sun is often a problem too, especially when it's reflecting off a wet or frosty road. It can be blinding. Talking of frost – Never pour boiling water over a frozen windscreen! You won't believe how many people do that and are surprised when the windscreen cracks."

Our weather is very unpredictable but the Met office are now predicting a colder and wetter winter than the past few years. Do you think motorists are prepared for this?

"No. Generally people don't prepare until it's too late. We wait to be told by the news or rely on weather reports which we all know are notoriously wrong! Everyone who has a car should carry a blanket, de-icer, boots, warm clothing, a mobile and a charger. A shovel can come in handy too. It doesn't take much time to pack these items in your boot, yet they can literally save your life."

If you had one piece of advice for new drivers taking to the road this winter, what would it be?

"Be prepared. Drive slowly and don't drive for driving sake. When the weather is bad, only take essential journeys. That goes for all drivers."

WHAT'S ON...

2 - 5 November

MPH Classic
 - Classic Car Exhibition - Performance and Prestige Classics
Earls Court
London
Great Britain

5 November

Cambridge-Oxford Owners Club
Autumn Run. From Ripley Castle to The Titus Salt Museum, Saltaire near Bradford, West Yorks. For further details and to enter contact Steve Turner 01653 693183 or email farinaman@btinternet.com
Ripley Castle to Saltaire
Leaves Ripley Castle at 10 am
Great Britain

11 - 12 November

The Footman James Autojumble, Automart & Restoration Show
The Royal Bath & West Showground
Shepton Mallet, Somerset
Great Britain

23 - 26 November

Daytona Turkey Run
Car Show/Swap Meet Contact jimmy@daytonabeachcarshows.com
Daytona International Speedway
Daytona Beach Florida USA
U.S.A

Sunday 26th November

Mini Show, Three Counties Showground.
Malvern, Worcestershire, WR13 6NW. Adult admission £6; under 14 years free

Sunday 7th January

The 5th International Classic Car & British Motorcycle Restoration Show, Donington Park, Derbs. For further information on these, or any of our other events, email us at classicshows@btconnect.com

FOCUSON...



Can you afford not to read this?

The hidden cost of motoring; Q&A with Ian Roper.

What are the standing charges associated with keeping a car?

"Tax, Insurance and MOT are the three main costs. Of course who you are and the car you drive will dictate exactly how much this will all cost, but its isn't getting any cheaper. I have a problem with car tax. I don't think it's fair that a salesman can travel the length and breadth of the Country day in day out and pay the same tax as a mother who takes her child to school every day and then drives a mile or two to work."

What are you proposing?

"Maybe the tax should be calculated on Mileage. One way of doing it is to add the Tax to fuel. Yeah, I know that we are already taxed to the hilt on Fuel, but its simple – the more miles you do, the more roads you use, the more fuel you consume. Rather than being an evenly distributed tax it becomes a fairer tax based on usage of the roads."

What are the running costs?

"Cars might be electronically monitored these days but they still need regular servicing. You can get good and bad in anything though. You can get a good local garage that has been there for years and recommended. If you can find that, great. And on the other hand you can get main dealers who will rip you off. The industry isn't regulated so it's hard for the customer to know where to go. Petrol is a good one though. People use far too much petrol in the way that they drive. Erratic driving always uses more fuel than if you adopt a more steady and fluent style of driving. I was driving home in traffic last night and everyone was just 'stop start stop start.'

If everyone gave themselves a little distance from the person in front, then they Could move at a steady pace without all the stop start. A simple way to conserve fuel. Ok, your moving slower but it lessens the wear and tear on brakes, gearbox, clutch and your engine is running more cost effectively."

The cost of motoring in the UK has risen at three times the rate of inflation, up 7.2 per cent compared to a year ago, according to a new report. A study from Sainsbury's Bank has revealed that the cost of operating a car in the UK has reached £2,202 per year – Are there any practical measures we can take to reduce the cost of motoring?

"I don't think new drivers understand the costs of motoring. They tend to drive unnecessarily and for the thrill of driving – its new, fun. But when you are old and wrinkled like me you drive for necessity only. That obviously saves money."

Are there any hidden costs that we should be aware of?

"Speed cameras (laugh). Motoring offences, accidents. They aren't exactly hidden costs but they are costs that can accumulate unnecessarily. With insurance you can be penalized for who you are. Young males are charged more than females for instance. Now obviously most young men won't want to go through the process of a sex change! But they could take the advanced driving test or agree to night time curfews – this will cut their insurance premium by up to 40%. In my opinion, you should always research the cost implications BEFORE you buy a car.

Check how much it will cost to insure, what band of tax it is in, and its service history. You can save money in all these areas by just simply choosing the right car."

Buying a car can be the second most expensive purchase we make. Do you have any advice about the process?

"Not everyone knows about cars. The one single piece of advice I can give you is to take somebody with you who does. You should never buy a car without knowing what you are buying. There are all sorts of facilities online that can help you check the price is right for that make and model for instance. You can look for all sorts of thing that will give you clues to the cars' history. "

Have you ever bought a car that wasn't all that it seemed?

"No. I haven't but a friend once did and I took it back for her."

What happened?

"I used to service her car regularly and it was getting to the point where it was beyond repair. She wanted to buy a second hand car so I went along to advise. She had lined up about twenty cars to look at on a Saturday and all of them, and I mean ALL of them were ringers (stolen, repaired with their identities removed). So I advised her not to buy any of them. A few days later she found another car. We went to see it and it was spotless – in really good condition. She had been told it was for sale because the owner had gone to live abroad and had left it with his sister. I suggested that we leave a deposit and just to be safe, check it out a little further. A few

FOCUSON...

days later I found out that the car had been in an accident and had been classed as an insurance write-off. When went back I couldn't see any sign that it had been in an accident. She got her deposit back. A few days later she called to say that she had found a car in a respectable dealership and had had a word with the salesman who had assured her it was genuine and a really good car. I was too busy that day to go along and see it but since it was a main dealership it should be ok. She bought the car and was very happy with it. I finally saw it a day after the purchase and immediately noticed a crease on the roof. This indicated to me that it had had a heavy front end impact. She was all smiles and thought it was fantastic and I was horrified, thinking oh my God what have you bought. So I took the car for a second opinion to a friend then took it back to the dealership. The salesman began the conversation by telling me what a great car she had got for a good deal. I responded with – the car is a wreck! So I asked him for all the documentation, the 135 point check that they claim to do on every car and although he was reluctant to provide this at first he had little choice and did provide us with a copy which clearly stated on it that the mechanic had indicated a front end impact and that it shouldn't be sold. Obviously she got her money back. So, my original point – get advice from someone who knows about cars. Granted you might never actually buy one, but at least you won't end up with something you didn't expect."

Did she ever find a decent car?

"I can't remember, I think she ended up with a decent one from a dealership."

Many cars still cost more in the United Kingdom than they do elsewhere. As a result, more and more people are buying their car in mainland Europe or in the Republic of Ireland and importing it into the UK. What are the benefits of this?

"You are taking a chance when you are importing a car and it isn't always straight forward. A friend of mine just imported a Nissan, £5000 cheaper than the local dealer. But when he went to collect it he found that it didn't come with the satellite Navigation system that was included on the UK car. The specification wasn't the same. In my opinion, if you are buying something cheaper then it is for a reason. If it is a substantial amount cheaper then it won't be the same. But, if

you are prepared to shop around and do some work, then you can make savings. There are advantages and disadvantages associated with importing just like anything else. If there was only advantages, we would all be doing it."

Car insurance premiums are at the start of a long-term upward trend with the average annual premium at over £700. Do you have any advice about getting cheaper car insurance?

"Insurance is only used if you have an accident. You pay all that money and hope you never use it - and a lot of people don't. You only ever find out how good your policy is when you are unfortunate enough to have to claim. Your expectations of your policy don't always match the service you get. I don't think it's just about getting cheaper car insurance; it should be about value for money. In other words, you may be quoted £700 by two insurance companies, but do they expect the same excess amount if you claim? Do they offer legal cover, if so for how much? You would choose the Company that gives you value for money. The moral of this story is to check the Terms and Conditions carefully. It might seem monotonous and unnecessary at the time but if you did need to claim you would find that there are always exclusions and penalties associated with the policy."

The trick with insurance is to shop around. Don't just stick with your current provider because its easier to continue with them. Get some quotes, play them off against each other. The first quote you get is never the cheapest they can do."

Is it necessary to have breakdown Insurance?

"Some breakdown Insurance is included in your car insurance. But sometimes this is a limited service. Because it is often offered as an incentive to buy you don't always get the full service you would get if you purchased it separately. Some for instance, exclude long distance recovery, so if you took a trip from London to Glasgow and your car breaks down in Glasgow the breakdown insurance you have with your Motor Insurance Company may only take you to a local garage and not recover you back to your home address. Again, my advice is to check and understand the terms and conditions. It isn't required by law that you have breakdown insurance but

it can end up being a costly affair if you don't. Recovery and Breakdown services can be very expensive if you aren't covered. The standard charge for call out is £105. You are looking at about £1.25 per mile of recovery, so If you are 200mile from home add another £250 to your bill. Breakdown Insurance costs around £40 with recovery. I would recommend breakdown cover to everyone, but I would say that wouldn't I? Everyone is different, and you need to do what is appropriate for you and your circumstances."

What if people don't want to take out breakdown Insurance, but want the benefits of it for one off trips?

"We do cater for short term policies and we also have a 'pay per use scheme' where you don't need breakdown insurance, you just use us when you need too. It's more expensive than having a policy but it offers some peace of mind if you are unfortunate and break down. If you only break down once in five years it can be cost effective. If you look after your car and it is well maintained, pay per use can be a good option. All you have to do is register your details with us and we send you an electronic document to keep with you. There is no money up front, you just need a credit or debit card, make the call and we will recover you."

That sounds similar to the pay per use car insurance scheme that has been in the news recently. What are your thoughts on that?

"Well, take my circumstances. I drive two mile to work and back every day, and all day the car is parked up for the remainder of the day. I am basically being charged for my car to be parked up all day long, and I suspect there are many people in similar circumstances. So, it's a good thing. If the costs were more realistic for people, especially for younger drivers, then there would be fewer drivers on the road without insurance."

Any other advice?

"Yes. Be informed. Use the Internet, shop around, and if you don't feel confident about something like buying a car, take someone with you who does. All of these things can save you so much money in the long run, and I am not just talking small amounts – hundreds of pounds."