

WOULD LOSING THE ABILITY TO DRIVE MEAN EXTRA STRAIN FOR SMALL BUSINESSES?

licencecover research reveals that almost a quarter of UK motorists would be made jobless if they couldn't use their car

www.getmy.com/licencecover

Almost 25% of car drivers would be forced to quit their job if they were unable to get behind the wheel due to illness, injury or a driving ban. These are the stark findings of new research amongst more than 2,500 consumers by getMY.com, a unique online insurance website from FirstAssist Insurance Services.

With almost 1 in 4 respondents saying they would be forced to quit their job if they were unable to drive, this could put small and medium sized businesses under almost impossible financial pressure in the current economic climate. FirstAssist is therefore urging those who drive for work to protect themselves against losing their ability to drive.

The figure was even more dramatic for certain occupations with 41% of sales people admitting they would lose their job if unable to drive and 38% of trades people being forced onto the dole queue.

The Car and Work

- 42% of sales representatives would lose their job if they found themselves unable to drive through a ban or a medical complaint. This compares to just 7% of clerical, secretarial or those working in medicine or education.
- 92% of sales representatives drive their car on a daily basis compared to 31% of shop workers.
- 46% of craft and trades people drive between 250 and 500 miles every week.
- Four out of every five shop workers (80%) and 83% of manual and factory workers use their own vehicle rather than public transport.

Most respondents revealed they drive between 101 and 250 miles a week so it is clear that many drivers have a high dependency on their car – this is a growing concern with the latest figures showing that 50,000 people are prevented from driving every year.

“It is clear that the car is a vital component of working life for many business people” confirmed Alistair Hardie, Managing Director, Speciality Insurance, FirstAssist Insurance Services. “Losing access to this form of transport would, therefore, be a potential problem for thousands of business people.”

Living without a car

- One in four of all drivers surveyed admitted illness or injury had already stopped them from driving for more than a month in the past with trade and craftspeople (30%) the worst affected.
- 40% of respondents were concerned at the prospect of losing their licence and this figure rises considerably for middle managers (49%) and is above half for sales representatives (58%) and the self employed (57%).

- One in five of shop workers would get into debt if unable to drive due to additional transport costs.

The survey was undertaken by getMY.com in support of its insurance product licencecover which, from just £3.79 per month, gives motorists vital protection in the event they find themselves unable to drive as a result of illness or an accident, or even if they receive a ban as a result of an accumulation of minor (3 points) speeding points.

“Our survey shows that across Britain, workers are intrinsically linked to their cars. They use them to commute to work, and in many cases use them during the working day. With this high dependency, the problems start if, for any reason, we find we are unable to drive. Accidents and illnesses are unfortunate facts of life and so it seems is speeding, with 1.7 million motorists caught by speed cameras each year*. licencecover offers protection against these dangers, providing income at a time when motorists may not be able to earn when they can't drive” continued Alistair Hardie.

ENDS

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* Latest Government statistics (2005)

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NOTES TO EDITORS

getMY and getMY.com are trading styles of FirstAssist Insurance Services.

FirstAssist Insurance Services Ltd (FISL), has five keys areas of insurance expertise: travel, protection, budget health, legal protection and small business, covering over 2m people in the UK.

Driven as a specialist business by an entrepreneurial, commercial management team, FISL operates without (corporate) distraction in providing a unique range of products and marketing solutions for Corporates, SMEs, Banks, Insurers and Affinity Organisations.

Majority owned by Barclays Private Equity, FISL has re-engineered its own business in the last three years to provide focus and expertise in its core activities. This has included the sale of its private medical insurance business to Standard Life and a de-merging of its assistance, counselling and wellbeing business unit FirstAssist Services Limited (FSL).

Key personnel:

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