Co-operative Financial Services



The COPERATIVE BANK

News Release

ENTER INTO THE CHRISTMAS SPIRIT BUT STOP AT ONE FOR THE ROAD, WARNS CIS

Are you thinking about having one more drink 'just for the road' during the Christmas celebrations this year? Well don't do it. Leading motor insurance provider, Co-operative Insurance Society (CIS) is urging drivers to think again and consider the consequences of such irresponsible behaviour.

On average 3,000 people are killed or seriously injured each year in drink drive collisions and nearly one in six of all deaths on our roads involve drivers who are over the drink drive legal limit. Drinking and driving occurs across a wide range of age groups, but is particularly prevalent among young men aged between 17-29.

When the government first published drink drive statistics in 1979, there were 1,640 people killed that year by drink drivers. The latest provisional figures, from 2002, show that some 560 people were killed in accidents in which the driver was over the legal limit. Whilst this does show a marked improvement the deterrents for such offences in 1979 were far less severe than those of today:

- Today drink drivers are disqualified for a minimum of 12 months and run the risk of a £5,000 fine and six months in prison.
- Causing death by careless driving while under the influence of drink or drugs carries a maximum penalty of ten years in prison, an unlimited fine and a minimum two-year driving ban.
- Being in charge of a vehicle whilst above the legal limit or unfit through drink could result in 3 months' imprisonment plus a fine of £2,500 and a ban.

The effects of a drink driving ban on a motor insurance premium can be significant and adversely impact on a person's profession where driving is a prerequisite for employment. A typical motor premium can be increased by around 75% for a standard 12 months ban and a fine.

CIS Motor Manager, Lesley Whittaker, said: "As a responsible insurer we don't just want to highlight the potential financial implications of drinking and driving, we want to stress the impact that such offences have on peoples lives"

Lesley continued, "As one of the UK's leading motor insurance providers, we see it as our responsibility to have input into the communities in which we live and work. If, by highlighting the issue once again, we can prevent just one family from having their Christmas ruined through the impact of drink driving then we will have achieved something."

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