



'N plates won't drive up insurance'

by Conall Ó Fátharta

Car insurance premiums will not rise as a result of the introduction of new 'N' plates for novice drivers from August, according to insurers.

The changes will make it compulsory for newly-qualified drivers to display the plates for two years.

Other changes under the new legislation include a fine of €60 for novice drivers and for those on learner permits who are not displaying 'N' or 'L' plates. Novice drivers will also be subject to a penalty point limit of six points and a lower drink drive level.

Despite the changes, experts at low-cost car insurers www.coverinaclick.ie, say that currently no insurer has indicated any changes or new rates based on the 'N' plate law, pointing out that with regard to the increase to penalty points, car insurance companies will be looking at these in the same light as before — the more points you have, the higher your car insurance premium will be.

According to figures from the Road Safety Authority last year, the national average driving test pass rate is 55.27%.

The car insurer pointed out that, aside from the legalities associated with driving without a full licence, people often forget the huge financial benefits of passing the test.

It pointed out that people can save up to 30% on their motor insurance premiums simply by achieving their full licence.

Jonathan Hehir of coverinaclick.ie, advised young drivers taking out motor insurance to shop around and look for the best deal

"Younger and inexperi-

enced drivers often have difficulty in taking out a motor insurance policy and it's unlikely that these changes will have any material effect on this — positively or negatively. While going direct for a motor insurance policy is favoured by some, it's often not advised for less experienced drivers as the number of insurers wanting to insure this group is greatly reduced, so it's important that they get experts to scour the market for the best deal," he said.

Mr Hehir said there were "huge price variations" across the market for the same level of cover, and that people needed to do their research when getting motor insurance.