

Half of motorists can't afford a breakdown

More than half of Britain's motorists would struggle to pay if their car broke down, according to research from leading insurance specialist, Warranty Direct.

As the credit crunch continues to ravage the economy, 53 percent of drivers admit that the tightening of belts means they can ill afford the average repair bill of £273. According to Warranty Direct data, one in three will suffer a mechanical failure annually*.

Although nearly three quarters (72%) of the 3,000 owners surveyed claim that they would be lost without their cars, more than 5 million said budgets were so tight that they wouldn't be able to stump up anything at all to keep their car on the road**.

"This is worrying - some motorists are just burying their heads in the sand," said Warranty Direct's Duncan McClure Fisher. "In the short term you might save a bit of cash by not servicing your car, but eventually it is going to need work doing on it and you're only increasing the likelihood that it's going to be a very expensive repair job on a 'mobility-fatal' part."

Most expensive parts to repair

Part	Average cost	Maximum cost
Auto transmission	£987.17	£2,726.26
Manual transmission	£859.21	£4,869.62
Engine	£630.64	£5,297.70
Air conditioning unit	£422.66	£1,421.82

The research also found that a third of owners are now considering extending their service interval this year to save money.

Ironically, drivers in rural Northern Ireland and the North West, who say they are most dependant on their cars (84% and 80% respectively), are also the least able to pay in the event of a breakdown, with 59% of motorists in both areas unable to meet the average repair cost.

Car owners in more affluent areas like London, the South East and East Anglia, are the most likely to be able to pay for 'mobility-fatal' failures, with drivers in the capital the most comfortable with the loss of their cars, at 2 in 5.

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* - Warranty Direct's data from 50,000 policy holders shows that one in three cars will break down in any given year.

** - Average repair cost of £273 gathered from Warranty Direct's 50,000 policyholders. Of those surveyed 14.8% said they could afford to pay nothing at all, which equates to 5.2 million of total UK drivers.

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