

MEDIA INFORMATION

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825,000 four-year old cars will suffer a mechanical failure

The big end may last eight years, but you are more likely to have trouble starting it after just four years according to a new car reliability survey.

With up to 825,000 four-year-old vehicles suffering a mechanical failure this year alone, Warranty Direct analysed ten popular manufacturers to find out when common faults are likely to leave you reaching for your wallet.

The analysis is based on 16,000 vehicles aged between 4-8 years old. The average repair bill stood at £455.38

Axle and suspension faults plus fuel and ignition systems have the highest rates of failure as the car emerges from the protection of a manufacturer's three-year-warranty. In comparison, transmission and engines failures tend to be in the eighth year.

Fault	Worst year for failure	Average cost of repair
Fuel system	4	£318.55
Ignition system	4	£255.65
Steering	6	£389.30
Cooling system	8	£275.71
Engine	8	£629.24
Axle & Suspension	4	£248.36
Auto Transmission	8	£1,110.27
Manual Transmission	8	£633.77
Braking system	8	£264.22

According to Warranty Direct, a vehicle's cooling system is nearly twice as likely to need remedial work in year eight compared to year four.

The ability to stop starts to become more of a problem in year six as the brakes begin to show increased signs of frailty, with the chance of failure rising from 1.3% in year four to a high of 3.2%, or as much as 1 in 10 for some manufacturers.

Naturally the longevity of a part does depend on the manufacturer. For example if you have a four-year old Vauxhall, there is a 1 in 20 chance that its engine will suffer a gremlin, necessitating an average £624.53 for repairs.

On average, the chance of a Ford developing a suspension problem is around 1 in 10 – no matter how old it is – while in Renaults it's the four-year-old machines that are most

likely to suffer, with 13.7 percent having a problem in this area, at an average of £160.13 and £191.27 respectively.

Owners of relatively new prestige models shouldn't think they're safe either – four-year-old Audi and Mercedes models showed an even greater propensity for fuel system problems, 7.2 percent and 8.1 percent respectively, almost double the average.

And soon after that, many Audis develop steering problems, with 1 in 13 owners needing remedial work on their six-year-old vehicles.

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Editors Notes:

Launched in 1997, Warranty Direct is the first and only direct personal Warranty Company operating in the UK. It has partners in the USA (www.warrantydirect.com). As a privately owned insurance intermediary, the firm operates within the automotive and household electrical markets.

Cassidy Davis Insurance Group underwrites all Warranty Direct policies. Founded in 1977 Cassidy Davis Insurance Group is the specialist personal lines division of Jubilee Managing Agency Ltd. Jubilee currently underwrites £51 million in motor premiums and was the most successful motor syndicate at Lloyd's in the latest set of results published by Lloyd's covering the 2002-underwriting year.