

Revealed: the 10 most common car faults and the £300-a-time bills they cause

Given the state of British roads, it's hardly surprising that suspension parts dominate the top ten most common car faults, a new report suggests.

But what might set alarm bells ringing in the heads of the UK's 30 million motorists is the fact that the majority of the top car part flops cause unavoidable bills that average £300 or more.

According to analysis of mechanical failures on 50,000 vehicles over the past two years by automotive insurance specialist, Warranty Direct (www.warrantydirect.co.uk) springs and shocks, upper and lower arms, hubs and wheel bearings regularly bring motorists to a standstill.

The cheapest of the top 10 parts to replace is the hub/wheel bearing, but even that starts at an average of £301.12.

"Even if you take good care of your car, you can't avoid the effects of an average year's motoring," says Duncan McClure Fisher, of Warranty Direct. "Mileage, running over uneven or potholed road surfaces and general wear and tear all take their toll on moving parts."

As the most common failure with 8.2 percent of all breakdowns, springs and shock absorbers come with an average repair bill of £322.82. Radiators deliver the most expensive faults of the top ten, at £497.84.

Alternators, electric window motors, injection system, drive shafts, ignitions and miscellaneous electrical faults make up the remainder of the top 10 faults.

Top Ten Most Common Failures / Ave. Cost of Repair / % of all failures

1. Springs & Shocks	£322.82	8.2%
2. Ignition	£302.00	7.6%
3. Upper & Lower Arms	£406.75	7%
4. Electronic window motors	£346.75	4.7%
5. Misc electronics (ecu wiring)	£364.04	3.5%
6. Hubs & Wheel Bearings	£301.12	3.1%
7. Injection system	£361.75	3%
8. Alternator	£322.62	2.9%
9. Radiator	£497.84	2.8%
10. Drive shaft	£340.64	2.7%

One in three vehicles outside the manufacturer's standard three-year warranty will suffer a mechanical failure this year. Of that number, ignition problems account for 8.2 percent, the alternator almost 3 percent and upper / lower suspension arms 7 percent.

Lurking just outside the top 10 failures are some much more expensive repair bills, with a new turbo or housing and casing likely to set you back an average of £823.80 or £1,285.53 respectively.

Warranty Direct was the first UK provider to discard the clause excluding failures caused by 'wear and tear'. Cover starts from as little as £15 a month, visit www.warrantydirect.co.uk or call 0800 731 7001 for further information.

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Editors Notes:

Launched in 1997, Warranty Direct was the first direct consumer Warranty Company to operate in the UK. It is owned by Cardif Pinnacle, a trading style of Pinnacle Insurance plc and subsidiary of global banking house, BNP Paribas.

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