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DRIVERS URGED TO MAKE CAR SECURITY A PRIORITY THIS SUMMER

- Survey finds that more than half of UK motorists have been the victim of car crime
- Drivers risk invalidating insurance claims by failing to use car security systems
- M&S Car Insurance covers up to £200 for theft of personal belongings from a vehicle and up to £500 if these are items are bought from M&S

Thousands of drivers risk invalidating car insurance claims by failing to make vehicle security a priority, according to a new survey by M&S Car Insurance.

The poll\(^1\) found that more than half (56%) of UK motorists have been victims of car crime - 12% of car owners have experienced maliciously damaged paintwork, 8% have had a windscreen smashed and 8% of motorists have been victims of theft of personal belongings from their car.

While 60% of car owners have an alarm installed in their vehicle, many risk invalidating car insurance claims by failing to activate the alarm when the vehicle is unattended.

The survey found that 40% of Brits do not always use their car’s security system. A further 12% of motorists never use their security facilities, while nearly half of people (43%) admitted to having left their cars unlocked.

The M&S Car Insurance policy states that when a vehicle is unattended drivers must ensure the car is locked, windows are closed, any security system activated and any keyless entry systems removed.

In July the 2010 British Car Crime Survey\(^2\) announced that car crime had dropped by 17% in comparison to last year.

Andrew Ferguson, M&S Head of General Insurance, said: ‘It is good to hear that car crime is falling, however it is always important to make sure vehicles are locked and secure. During the summer months, many drivers unwind windows and leave roofs open - it’s important to make sure the vehicle is secure when unattended, especially as failure to do so could invalidate any insurance claim.

‘If the worst should happen and a car is broken into, M&S Car Insurance can help cover the cost of damage and loss of personal belongings. We insure up to £200 for theft of personal belongings and up to £500 if these are items are bought from M&S.’
M&S Car Insurance tips for keeping vehicles safe:

- Make sure personal belongings are not left in a vehicle or at least stowed away out of sight
- Always check if the car is locked before leaving it
- When possible, park a car in secure, well-lit areas with CCTV
- Invest in security devices such as a steering wheel lock, car alarm and immobilizer – and make sure they are utilised
- Check if adequate insurance is in place to cover the vehicle and its contents should it be targeted by criminals

For more information about M&S Car Insurance or to apply, customers can visit www.marksandspencer.com/carinsurance or telephone 0800 107 1800

Ends

Notes to editors:

1 Figures from OnePoll. Total sample size was 3000 UK adults aged 17 and over. Of those 77% owned a car. Fieldwork was undertaken on 18th-22nd June 2010. The survey was carried out online.


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M&S Money (the trading name of Marks & Spencer Financial Services) was founded in 1985 as the financial services division of Marks and Spencer Group plc, making 2010 the company’s 25th anniversary.

The company is a top-ten credit card provider and the second-largest travel money retailer in the UK. M&S Money also offers a range of insurance cover, including home insurance and car insurance, as well as loans, savings and investment products.

In November 2004, Marks & Spencer sold M&S Money to HSBC. HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 8,000 offices in 88 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US$2,364 billion at 31 December 2009, HSBC is one of the world’s largest banking and financial services organisations. HSBC is marketed worldwide as ‘the world’s local bank’.

M&S Money has an executive committee comprising an equal number of representatives from HSBC and Marks & Spencer.

M&S Car Insurance is arranged and administered by BISL Ltd using a panel of insurers.