Up to 16% of People Are Considering Driving Their Cars Abroad Over the Next 12 Months

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- **Sainsbury's Car Insurance urges people to brush up on their local knowledge before they depart or risk inadvertently breaking the law**
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Up to 16% of people(1) are considering driving their own car abroadin the next 12 months, according to Sainsbury's Bank car insurance. However the supermarket bank, which provides comprehensive cover in Europe(2), warns that if they don't brush up on local motoring laws, they could inadvertently end up breaking the law in the country they're visiting.

Countries have different legal requirements regarding what should be carried in the vehicle, for example. In France, Croatia, Italy and Norway, it is compulsory to carry a warning triangle(3). In all European countries, motorists are required to carry their motor vehicle insurance documentation, and in Germany it is illegal to drive without winter tyres at certain times of the year. In Spain, if you need to wear glasses you have to carry an additional pair when driving.

In France it is also compulsory to carry a breathalyser, and in many European countries, as well as requiring a reflective jacket, first aid kit and headlamp converters for driving at night, motorists are now required to have headlights on in the daytime.

France is by far the most popular driving destination for Britons, with 9% of adults saying they will drive their own car there in the next 12 months. This is followed by Spain (3%), Germany (3%) and Belgium (2%) (1).

Tom Thomson, of Sainsbury's Bank car insurance said: "We'd recommend brushing up on your holiday destination's motoring rules before setting off to ensure you stay on the right side of the law. It's also vital that you tell your insurer before you go or you could find you're not covered in the country or countries you're visiting."

Sainsbury's Premier Cover Car Insurance offers free European comprehensive cover extension for up to 90 days a year(2). It also offers Combined UK & EU breakdown cover, available as an optional extra.

Sainsbury's Premier Cover Car Insurance offers double Nectar points for up to two years on Sainsbury's Shopping and fuel for those who receive a quote and purchase direct from Sainsbury's Bank(4). Customers must renew their policy at first renewal for double Nectar points to continue.

Sainsbury's Bank car insurance is offering some useful tips and information for those planning to drive overseas:

1. Do some basic checks on your car to help minimise the risk of breakdowns or accidents, e.g. check tyre pressures, oil, brake fluid and water levels.

2. Plan your route: invest in a map or use a European route planner on the internet.

3. Call your car insurer: even if you think you have comprehensive cover abroad, it is worth calling before you leave to double check, or if required, upgrade your policy to include this.

4. Take your time: set a realistic timescale for your journey to avoid feeling pressured to drive at a pace you don't feel comfortable with, or not take enough breaks. Driving on unfamiliar roads abroad can be even more tiring than usual, so give yourself time and consider planning your route to avoid the centre of major cities where driving is likely to be most stressful.

5. Check the motoring laws for the countries you are visiting. This can be done free of charge with some organisations. If you are going to be driving in several countries across Europe make a note of the different rules that apply in each country and take this with you. Make sure you refer to the notes before you cross the border and enter each country.

For further information on Sainsbury's Bank car insurance, call **0800 092 9334**,

visitwww.sainsburysbank.co.uk or pick up a leaflet in store.

Notes to Editors:

1. Sainsbury's Bank commissioned ICM Research on behalf of its Car Insurance Division to survey 2,002 adults aged 18+ online between 25th – 27th July 2014. Interviews were conducted across the country and the results have been weighted to the profile of all adults. ICM is a member of the British Polling Council and abides by its rules. Further information at www.icmresearch.co.uk

Top ten destinations for Britons driving abroad(1)

Country Percentage of adults who are considering driving their cars there in the next 12 months
France 9% Spain 3% Germany 3% Belgium 2% Ireland 1% The Netherlands 1% Italy 1% Portugal 1% Switzerland 1% Austria 1% *respondents may intend to drive in more than one country so the sum of these percentages is greater than the total percentage of adults who intend to drive abroad

2. Please contact us to arrange this cover abroad. We automatically extend your policy to include any member country of the European Union, Switzerland, Croatia and Norway free of charge and give you the same level of cover as you have in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands for the agreed period. Your car will also be covered during journeys between those countries by a recognised carrier provided that the journey does not take longer than 65 hours under normal conditions. Cover in these countries only applies if your main permanent home is in the United Kingdom, the Isle of Man or the Channel Islands and your journey abroad is for less than 90 days in any period of insurance.

3. http://www.theaa.com/motoring_advice/overseas/general_advice.html

4. *Double Nectar
a) Offer available only to customers who take out a new comprehensive Sainsbury's Premier Cover Car Insurance policy.
b) Customers must renew their policy at first renewal for double points to continue.
c) If the policy is cancelled, double points will cease from the cancellation date.
d) Only the first car insurance policy registered against each Nectar account will qualify for double points.
e) Base points on qualifying spend in Sainsbury's will be collected as normal. A bonus equal to the total of these points each calendar month (subject to a monthly maximum of 2,500 points) will be credited to the Nectar account by the 10th of the following month, for up to 24 months from the policy cover start date. Excludes all bonus point offers and points from Sainsbury's Energy, Telecoms, Digital, Bank, Diets and all other Sainsbury's services.
f) The monthly bonus will only be calculated on, and credited to, the Nectar card nominated at the time of application. The nominated card must also be used at the time of each Sainsbury's purchase and points will not be allocated retrospectively.
g) The Nectar loyalty programme is operated independently of Sainsbury's Bank by Aimia Coalition Loyalty UK Ltd; and the collection and use of points is governed by the Nectar Collector Rules, set out in the registration pack and available atwww.nectar.com.
h) Sainsbury's Bank reserves the right to alter, cancel or withdraw the offer without prior notice.

For further information, please contact:

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Company Contact:

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