

Don't know your **ADI** from your **AEB**? Confused by what **Euro NCAP** means or what **ESP** is all about?

**THEN LET US ENLIGHTEN YOU...**



## LEARNER DRIVER TERMS

### ADI

Approved driving instructor. A fully qualified driving instructor who should display an octagonal green badge in their windscreen to show they are qualified.

### BLOCK BOOKINGS

Booking large numbers of driving lessons and paying up front. Some instructors and schools offer block booking discounts.

### COCKPIT DRILL

The basic car set up routine that you should be doing every time you get into the car and before setting off.

### DUAL CONTROLS

A system which places pedals in the driver and passenger footwells, giving the instructor or examiner some degree of control of the vehicle from the passenger seat.

### DVSA

The Driver and Vehicle Standards Agency is the body that sets the driving test and administers it.

### P-PLATES

Probationary plates. These are optional plates displaying a large green P, which can be placed on a vehicle in the months after someone has passed their test to show they're a new driver.

### PDI

Potential driving instructor, or an instructor in training. They have to display a triangular pink badge in their windscreen.

### SHOW ME, TELL ME QUESTIONS

Questions an examiner asks at the start of a driving test. They relate to the maintenance and safety of the vehicle.



## INSURANCE TERMS

### BLACK BOX (TELEMATICS)

A device fitted to your car which allows an insurance provider to collect and analyse data on how a car is driven, so it can assess the level of risk.

### EXCESS

The contribution you have to make in the event of a claim, before your insurer pays out. A £500 excess is usual for young drivers, so if the claim is for little more than £500, you'll be paying most of it.

### GAP (GUARANTEED ASSET PROTECTION) INSURANCE

An insurance that pays out the difference between the amount of money the insurer pays out for a written-off or stolen car, and the amount of money originally spent on the car (as long as the car's value doesn't exceed the amount it was worth when originally bought).

### INSURANCE GROUPS

All cars have an insurance group, which influences how much you'll pay for cover. There

are 50 groups; the higher the number, the bigger the cost. The more valuable and more powerful a car, the higher its insurance group.

### NO-CLAIMS DISCOUNT

For every year you insure a car without making a claim, you'll earn a year's no-claims bonus (NCB) or no-claims discount (NCD), usually up to a maximum of five years. This typically cuts your premium by 60% or more. Normally you need to have a policy in your own name to start earning your NCD. But if you're a named driver on someone else's policy – say, your parents' – some insurers allow you to build up a NCD of your own, if you then take out your own insurance with the same company.

### TYPES OF COVER

Third-Party Only (TPO) is the minimum level of insurance you need to be legal. It covers claims by a third party if you have an accident that causes damage or injury to someone else. Your own car isn't covered. Third Party, Fire and Theft (TPFT) takes Third Party Only and adds cover for fire and theft but the best type of cover is fully comprehensive insurance as it covers you for everything, even if the accident is your fault.



## CAR TECH

### AIRBAGS

In a crash an airbag inflates very quickly to cushion the impact, then deflates again – also very quickly. An airbag is designed to supplement the protection provided by seatbelts; they're not a substitute. The best protection in frontal crashes is achieved using a properly worn seat belt in combination with an airbag.

### AUTO EMERGENCY BRAKING (AEB)

This system works by firing a radar beam from the front of the car. If it detects something ahead the brakes are automatically applied, if there's no sign of the driver reacting to the impending hazard.

### CROSS-TRAFFIC ALERT

Cross-traffic alert uses sensors to monitor and alert drivers to any passing traffic in their blindspot when emerging out of a parking space, usually when reversing.

### TRACTION CONTROL

When the going gets slippery it's easy to spin away the engine's power, or to skid off the road. Traction control optimises a car's grip and stability when accelerating by reducing engine

power or temporarily applying the brakes to that wheel, allowing the car to accelerate smoothly.

### DAYTIME RUNNING LIGHTS

Daytime running lights are now compulsory on new cars to ensure you're seen more easily. As soon as the ignition is switched on the lights illuminate – but only at the front, so the rear of the car is not lit up until the car's lights are switched on.

### DUAL-CLUTCH TRANSMISSION

DSG is a form of automatic gearbox developed by the Volkswagen Group. It uses two clutches to change gears extremely quickly and often equipped with steering wheel paddles.

### ELECTRONIC STABILITY PROGRAMME (ESP)

Sometimes called Electronic Stability Control (ESC), this helps drivers avoid crashes by reducing the danger of skidding, or losing control as a result of swerving at speed or going into a corner too quickly. Some car makers have their own name for ESP, such as VSC (Vehicle Stability Control), DSC (Dynamic Stability Control) and VSA (Vehicle Stability Assist).



## CAR TECH (CONT)

### EURO 6

A vehicle emissions standard that all new cars sold in Europe since September 2015 must meet. Euro 1 was launched in 1992 and each set of new regulations is more stringent to clean up vehicle emissions to improve air quality.

### HILL-START ASSIST

This stops a car from rolling back when driving away from a standstill on an incline. It holds the brakes once the handbrake has been released, until the car moves off.

### TRAFFIC SIGN RECOGNITION

Speed limits change constantly and it can be hard keeping up. To help you stay within the limit some car makers now fit cameras that recognise road signs then display them on the dashboard. These might include warning signs but at the very least it'll include speed limit signs so you know if you're breaking the limit.

### TYRE PRESSURE MONITORING

All cars sold from 1 November 2014 must have a tyre pressure monitoring system fitted. There are different systems available but at the very least your car's dashboard should illuminate if one of your tyres goes soft.

### LANE DEPARTURE WARNING

A safety system which alerts the driver if a car begins to stray out of its lane. It might flash a warning light, vibrate the steering or sound a buzzer.

### BLIND SPOT WARNING

To create stronger cars thick pillars have become the norm, but these reduce all-round visibility. The solution is to fit sensors which warn of traffic in the driver's blind spots. These flash up a warning, usually in the door mirrors, if there's a vehicle hidden to one side of the car.

### ADAPTIVE CRUISE CONTROL

This automatically adjusts the speed of a vehicle to maintain a safe distance from the vehicle in front. The driver can pre-set the maximum speed and minimum distance from the car ahead.

### EURO NCAP

A group that crash tests cars to see how safe they are. Euro NCAP stands for the European New Car Assessment Programme and gives up to five stars for the safest cars, taking into account the car's strength and safety systems.