

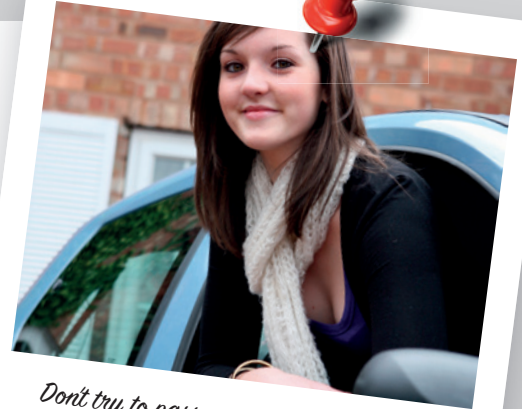
INTRODUCTION



Driving is a skill for life, which is why it has to be seen as a long-term investment. Learning to drive can be a costly experience, and it's common to try to get away with the least possible tuition. But when you consider that getting in a car is potentially the most dangerous thing you can do, why wouldn't you want the best possible protection?

That's why it's essential that you sit with your child so they can practise driving as a supplement to paid-for professional tuition. Not only does this give them that all-important extra time behind the wheel, but it also allows them to do it affordably.

We're not suggesting that you should teach your child to drive though, because unless you're a qualified driving instructor you're almost certainly not the best tutor for them. The Driver and Vehicle Standards Agency (DVSA) sets the driving test in the UK, and maintains driving instruction and testing standards. It reckons the average driver needs 47 hours of professional tuition and 22 hours of private practice to get through the driving test successfully.



Don't try to pass your test on the cheap; driving is a skill for life, so invest in it

DID YOU KNOW?

Just **43%** of driving tests are passed first time, which means more people fail their test than pass it.

IT'S A FACT

According to the AA Driving School, teaching your children to drive is one of the most difficult experiences parents go through. **One in 20 parents (5%)** think sitting with their learner child while driving is the most difficult thing parents do.



BEING A GOOD ROLE MODEL



The chances are you're reading this because you're faced with the imminent prospect of having to sit with your child while they practise their driving. But as a parent your role in their learning began years ago, when your child sat with you as a passenger.

Children absorb everything that's going on around them - even if you think at the time that nothing could be further from the truth. If you get angry with other road users all the time, take your chances with traffic lights or park wherever you like, your child will have grown up thinking that's how it's done.

This is why it's so important to set a good example; trying to undo years of 'teaching' once your child starts driving will prove a thankless task. So whether your child is about to start learning to drive or they've still got a while to wait, make sure you don't pass on any bad habits to them.

THAT MEANS:

✓ DO

- ✓ Park only where you're supposed to
- ✓ Always wear a seatbelt
- ✓ Try to keep your cool when other drivers do daft things
- ✓ Use the lanes on the motorway correctly
- ✓ Use your indicators when manoeuvring
- ✓ Plan ahead when driving so you're not braking harshly
- ✓ Plan your journeys if necessary

✗ DON'T

- ✗ Drive in bus lanes
- ✗ Sit in yellow box junctions
- ✗ Tailgate other vehicles
- ✗ Take chances when overtaking
- ✗ Drive when you're tired
- ✗ Drink at all before driving
- ✗ Neglect your car
- ✗ Break the speed limit
- ✗ Use your mobile phone when driving

GETTING THE BASICS RIGHT

When you supervise your child as they practise, it's no good just going out and hoping for the best. Do that and you're just inviting disaster – along with flared tempers. Instead you need to plan things, thinking about times and routes.

For example, if your child is at the early stages of learning it's no use taking them on busy routes at peak times. Do so and they'll get flustered and stressed as they keep stalling the car while the traffic builds up behind.

So when you're just getting started avoid the morning and evening rush hours along with any busy town centres. Instead, stick to deserted car parks, cul de sacs or industrial estates if you can – but be aware that the latter tend to be privately owned so you'd have to seek permission before doing any driving there.

As things progress you can transfer to rural or semi-rural roads during the day, in the evening or at the weekend. It's only once

your child is preparing to apply for their test – or once they've done so – that you should think about tackling busy roads. The key is to ensure you don't go beyond the level your child has reached with their instructor, so speak to them and get their input on what your child can cope with.

Remember, you're not there to teach but you do need to offer guidance and it's really important that you don't let your child become lazy or to switch off while driving. It's key that they stay alert when driving and that dealing with hazards efficiently soon becomes second nature.

If it doesn't they won't be ready for their test – but remember not to push them too hard.

Things will fall into place; you just need to accept that they might not pick things up as quickly as you did. After all, the roads are busier and the rules more complicated than when you took your test.



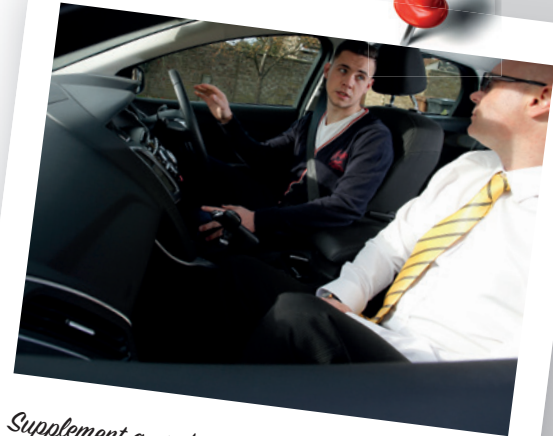
ON A PLATE

Ensure any L-plates are prominently displayed so it's obvious there's a learner driver at the wheel. Use two on the bonnet and two on the back of the car just to drive the message home.

IT'S A FACT



When someone learns to drive with an instructor they'll have the benefit of a car with dual controls. So if they're struggling with a hill start, braking too late or breaking the speed limit their instructor can lend a hand. Well, actually a foot. You don't have that advantage which is why you need to stick to tackling roads no more challenging than your child has covered with their instructor.



Supplement a professional instructor's work; don't be a substitute for it

WORD GAMES

The language you use can make a big difference to how smoothly things go when driving. It's no use being vague; instead you must be specific so your child knows what's expected of them. So instead of telling them to speed up or slow down, tell them at what speed you want them to drive.

Also, when giving instructions focus on the action rather than the result. So if your child is coming upon a hazard too quickly, don't just

yell 'slow down!'. Instead tell them what they need to do - which is to press the foot brake.

Similarly, if they're driving too close to something, such as a row of parked cars, don't tell them to stay away from those cars as it'll focus their mind on them. Tell them instead to 'drive in the centre of the road, keeping space around them'. This should help them with their positioning.

EASY DOES IT

One of the most common issues with learner drivers is their failure to either notice or react to hazards - sometimes both. You'll see it each time you go out; as something unfolds ahead you'll see what's coming but a new driver will probably react several seconds after you would have done.

In time your child will see hazards earlier and react to them more quickly, but to save them getting stressed in the meantime, keep the speed down and anticipate things for them. By also getting them to keep their distance from vehicles in front they should have a fighting chance of seeing hazards ahead such as pedestrians crossing, traffic lights changing or vehicles emerging into their path.

GOLDEN RULES

- » Read a current copy of the Highway Code and work with your child on their theory exam.
- » Plan before you set out. Choose a suitable area and driving route, and know what you want to achieve before you set out.
- » Use quiet roads until confidence has been developed, especially when driving around traffic.
- » Stay below the level your child has reached with their instructor
- » Avoid carrying passengers; they're a distraction you don't need.
- » Your child isn't ready for all the challenges of the road so you must be fully aware of the various hazards at all times; you must be constantly anticipating the moves of others.
- » Be sparing with your comments, but problems must be identified while still fresh in the memory. Confidence needs to be built first.



- » Work with a professional. Find out what your child is being taught and what techniques are being used, to avoid clashing.
- » Make learning enjoyable; you shouldn't be dreading getting into the car each time you go out.



THE MOST COMMON REASONS FOR FAILING THE DRIVING TEST

The pass rate for the driving test is a mere **47 per cent**, while the first-time pass rate is even lower. Or put another way, most people who take their driving test, fail it.

To make sure your child is in the minority, these are the things they need to focus on especially; the **most common reasons** for failing the driving test.

OBSERVATION AT JUNCTIONS

Every year there are loads of SMIDSY (Sorry Mate, I Didn't See You) collisions. They're caused by drivers pulling out from junctions without looking properly. Don't just give a cursory glance before you make your manoeuvre – analyse properly what's going on all around, ensuring there are no other road users bearing down on you. This includes cyclists, pedestrians and motorcyclists.



USE OF MIRRORS

The driving test is all about proving you're a safe driver, which means knowing at all times what's going on around you. That means constantly using the mirrors – all three of them – for an all-round view. All manoeuvres rely on constant mirror scanning, but when driving it needs to be obvious to the examiner that these checks are being made. So every time you accelerate or brake, change direction, negotiate a hazard, start, stop – keep checking those mirrors.

INAPPROPRIATE SPEED

Drive unduly slowly and you'll fail your test. Break the speed limit and you'll fail your test. The secret is to know at all times what the speed limit is, and to drive up to the limit if it's safe to do so. If you drive below the speed limit when it's safe to go faster, the examiner may assume that you don't know what the speed limit is. Which won't work in your favour...



STEERING CONTROL

Modern cars have power steering so you don't have to fight to stay on the right course. But you still need to grip the steering wheel firmly and make sure you're in full control at all times. That means two hands on the wheel as much as possible; whatever you do, don't remove both hands from the wheel at the same time. Finally, don't let the steering wheel self-centre too freely after you've turned it – help to feed it back if necessary, so you retain control.

INCORRECT POSITIONING

You need to position yourself correctly on the road for two main reasons; to get the best view ahead, and to be seen by other road users. There's also the issue of invading other road users' space, such as cutting corners when you turn right into a side road. Fail to stick to your side of the road and you could hit something about to emerge from the side road. Also make sure you don't drive too close to parked cars or cyclists and position yourself correctly on roundabouts – something which catches out many learner drivers.



MOVING AWAY SAFELY

Whenever you start off there's a danger of pulling into the path of someone. Ensuring you don't cut anybody up is essential, although poor clutch control and failing to signal can also catch out many test candidates. Bearing in mind this is the first thing you'll be doing when you set off on your driving test, you'd better make sure you get it spot on every time if you're not to fail before you've even got going.



USE OF SIGNALS

The learner driver's mantra is 'mirror, signal, manoeuvre', and getting this process wrong is bound to lead to failure. Make a manoeuvre without first signalling your intention and you can kiss your pass certificate goodbye. It's not just about signalling though; you need to do it at the right time (not too late, not too early) and once you've executed your manoeuvre don't forget to cancel the indicator if the car hasn't already done it for you.

REVERSE PARKING

Although it's parallel parking that scares most new drivers, it's reversing into a parking bay that's most likely to lead to driving test failure. Parallel parking is next to the kerb and it's arguably more complicated than bay parking, but poor observation in either scenario will lead to failure. When bay parking, make sure that you make sure the space is completely clear and that you slot the car evenly into the space between the lines that mark out the bay.

TURN IN THE ROAD

Although this is a relatively straightforward manoeuvre, you still need to have good clutch control and an excellent awareness of what's going on around you. The secret is to take things slowly and keep checking all around for approaching road users. Keep it smooth throughout and make sure you don't bash into any kerbs during the process.



CHOOSING AN INSTRUCTOR

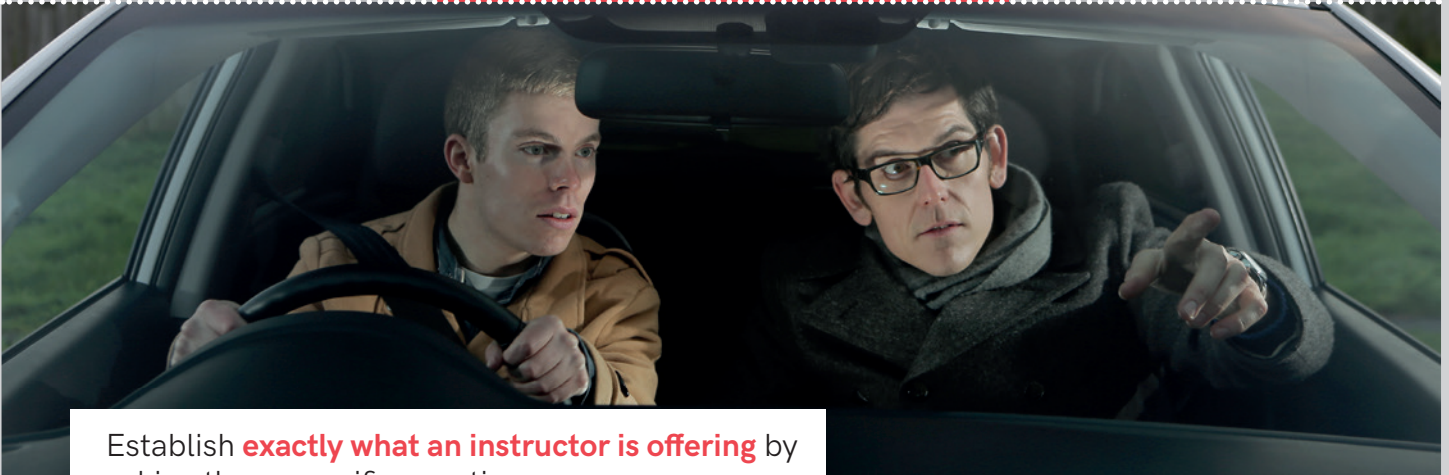
Driving lessons will give your child a skill for life, so don't skimp. It may be tempting to get as few lessons as possible, and to go for the cheapest instruction you can, but ultimately it'll probably prove to be a false economy.

Instead of shopping on price, find an instructor with a good reputation, who your child can get on with; that rapport will help to ensure the lessons are more relaxed. Think about whether you want to go with an independent driving instructor or a school; the latter is more likely to be able to provide a replacement tutor in the event of illness, while they're also more likely to offer deals. What matters is the quality of the instruction though, which is why going on personal recommendation is so important.

By law an instructor has to display their badge inside the windscreen of the car in which they're teaching; an ADI's badge is a green octagon, while a PDI's is a pink triangle. An ADI (Approved Driving Instructor) is fully qualified while a PDI (Potential Driving Instructor) hasn't yet passed their final exams so they have to teach under supervision.



POP THE QUESTION



Establish **exactly what an instructor is offering** by asking these specific questions:

- » Is the instructor fully qualified and if I have a PDI will I pay less?
- » Will I get the same instructor and car for each lesson?
- » Can I change instructors if we don't get on?
- » How long is each lesson?
- » If I sign up for a course and we don't get on, can I have my money back?
- » Can I get post-test training?
- » Where will I be having my lessons?
- » Will I be expected to run the last person home in my lesson?

STAYING LEGAL

First and foremost, before going out with a learner driver, make sure you meet the legal minimum licence requirements. Most parents will qualify with no problem, but if siblings or friends are supervising make sure they qualify.

The supervisor must be over 21 years of age and have held a full Great Britain (GB), Northern Ireland or European Community/ European Economic Area (EC/EEA) driving licence (for the type of vehicle you are using) for a minimum of three years.

When you're supervising, you have a legal responsibility for the safety of the driver, and other road users. You're effectively in control of the car, so don't see yourself as just a passenger; you must stick to the same laws as if you were driving. That means you can't use your mobile phone, fall asleep or fail to wear glasses if you need to, and you must be sober too. In one case, a supervising driver was jailed for being over the drink-drive limit, when the learner they were with managed to crash the car, killing two people.



Any supervisor has to stick to the same rules as the driver, so stay off the booze

COLD FRONT

You must make sure you're properly insured when supervising a learner driver, which means being honest with whoever insures the car they're driving. If it's your car they must be added to your insurance or you'll need to take out some learner insurance for them; see the next page for more information on this.



What you absolutely must not do is buy your child a car then insure them as a named driver on your own insurance policy, if they're the main driver. This is called fronting and it's illegal because it's fraudulent. It might cut costs, but your child will never build up their own no-claims discount, which allows them to slash their insurance bills. Also, if they crash, you'll lose your no-claims discount.



Get caught fronting and your insurer can charge a penalty or cancel the policy. After this, getting fresh cover could be very costly if not impossible.

LEARNER DRIVER INSURANCE

One of the things that often prevents a young learner practising in the family car is getting insurance. If you drive a premium or valuable car that sits in a high insurance group, it would be easy to assume that getting cover for a learner driver would be impossible. But in fact nothing could be further from the truth; they'll get cover easily as a learner, but once they've passed their test and are driving solo, any insurance on that car is likely to be unaffordable.

Learner insurance lets teenagers practise in somebody's car, and instead of them being covered by whoever owns the car, they're covered by their own policy. They're comprehensively insured too, so if they have a scrape they won't have to claim on the car owner's policy. So even if the family car isn't worth much, to keep your no-claims bonus intact it's worth taking out learner cover for your child.

There are lots of these schemes available, with prices typically starting at around £80 per month. Generally your child can learn in pretty much any type of car, if it's under supervision, and with the owner's permission. Policies range

from an initial month to a whole year, but once you've paid for that initial period, you can normally top up a week at a time. Crucially, as soon as your child has passed their test you'll need to arrange a normal insurance policy or they'll be driving uninsured.

As with any insurance cover, you have to ensure you're not breaking any terms and conditions. Typically, there's an insurance group limit (such as 30), while a car's value may be another obstacle; £30,000 is a typical ceiling. It's not just the car that can cause problems though; whoever supervises is probably going to have to be at least 25, and should have had a licence for at least three years.

There may be other restrictions too, such as driving at night, and any car that's covered by a learner policy must already be covered on a conventional annual policy. Also, the chances are you'll have to buy a separate policy for each car, if your child practises in more than one as it's the car that's covered rather than your child. Just like a conventional policy.



LEARNER INSURANCE

If you're looking for learner driver insurance, these are the key players in the market. As you can see, different companies have different limits for what they'll cover, in terms of value and insurance group.

It's also worth noting that many of the insurers also have a ceiling on the age of the drivers they cover - which can be as low as 24 or 25. Finally, make sure that you're aware of how long you can take out cover for, as once again, there are minimum and maximum time frames.

COMPANY	FULLY COMP	TPFT	URL	NIGHT TIME CHARGE	FITTING CHARGE	DEADLINE OF BOX FITTING	MIN AGE	MAX AGE	ANNUAL MILEAGE LIMIT
Acorn Insurance	Yes	Yes	acorninsure.co.uk	No	No	10 days	17	24	3000, 6000, 9000 miles
Admiral LittleBox	Yes	Yes	admiral.com/black-box-insurance	No	No	30 days	17	89	Customer choice
Adrian Flux Blackbox - FluxScore	Yes	Yes	adrianflux.co.uk	No	No	Customer fits	17	73	Varies
Adrian Flux Blackbox - Limited Miles	Yes	No	adrianflux.co.uk	No	No	Customer fits	17	69	Varies
AutoSaint	Yes	Yes	autosaint.co.uk	No	No	14 days	17	25	Varies
Bell Plug and Drive	Yes	No	bell.co.uk	No	No	Customer fits within 14 days	17	79	Unlimited mileage, minimum mileage 1900
Carrot	Yes	No	carrotinsurance.com	No	No	14 days	17	-	Varies
Collingwood	Yes	Yes	collingwood.co.uk	No	No	28 days	17	24	Unlimited
Coverbox	Yes	No	coverbox.co.uk	No	No	21 days	22	80	None
Direct Line	Yes	Yes	directline.com	No	No	Customer fits	17	25	Unlimited
Drive like a girl	Yes	No	driveikeagirl.com	No	No	14 days	17	80	7,000 miles top up miles available
DriveSmart	Yes	No	drivesmartinsurance.co.uk	No	No	28 days	17	-	Varies
Girls Drive Better (PolicyWise)	Yes	Yes	girlsdrivebetter.com	No	No	14 days	17	65	Unlimited
Hastings Direct SmartMiles	Yes	Yes	hastingsdirectsmartmiles.com	No	No	14 days	17	-	15,000 for year one then unlimited
iKube young drivers	Yes	Yes	ikubeinsurance.com	No	No	8 days	17	25	Unlimited
Ingenie	Yes	No	ingenie.com	No	No	10 days	17	25	Unlimited
Insure the box	Yes	No	insurethebox.com	No	No	14 days	17	-	6000, 8000, 10,000 miles
Marmalade	Yes	No	wearmarmalade.co.uk	No	No	14 days	17	24	Customer choice
MoreThan Smart Wheels	Yes	No	morethan.com	No	No	14 days	17	25	Unlimited
Myfirstuk	Yes	No	myfirstuk.com	No	No	7 days	17	24	Customer choice
MyPolicy	Yes	-	youngdriver.mypolicy.co.uk	No	No	10 days	17	-	6000, 8000, 10,000 available
O2 Drive Box on Board	Yes	Yes	o2.co.uk/drive	No	£10	14 days	17	-	No set limit (policy based on stated mileage)
One Call Insurance	Yes	Yes	onecalldirect.co.uk	-	-	-	17	-	Varies (broker)
PolicyWise	Yes	Yes	policywise.co.uk/telematics	No	No	14 days	17	65	Unlimited
RAC	Yes	No	rac.co.uk/blackbox	No	No	14 days	17	75	Customer choice
Sky Insurance Services	Yes	Yes	skyinsurance.co.uk	No	No	7 days	17	24	Customer choice
Tesco Bank	Yes	No	tescobank.com/insurance	No	No	14 days	17	25	6000, 8000, 10,000 available
The Co-operative	Yes	No	co-operativeinsurance.co.uk	No	No	14 days	17	75	Unlimited
Think Insurance	Yes	No	thinkinsurance.co.uk	No	No	7 days	17	25	Customer choice
WiseDriving	Yes	Yes	wisedriving.com	No	No	14 days	17	-	Customer choice

PREPARING FOR THE THEORY TEST

The chances are that when you took your driving test, it consisted of just the one part. Nowadays there's a theory test that has to be passed before the practical test can be booked. In itself the theory test consists of two sections: a series of multiple choice questions then a hazard perception test with a three-minute break in between.

The theory test pass rate has fallen dramatically over the past few years as the DVSA has tightened up on revision guides and questioning. Back in 2007, nearly two-thirds of drivers passed the theory test, but now that's down to 51%. So as you can see, helping your child to pass their theory test first time round will boost their confidence, save you money and get them on the road quicker.

GET SOME HELP

The official theory test questions aren't published anywhere, but the DVSA does publish *The official DVSA theory test for car drivers*, which features hundreds of official revision questions, plus case studies on every topic, along with info to help your child really understand and remember the theory. There are loads of real-life photos and diagrams,

plus links to online resources and videos where you can learn more. Order your copy, from tsoshop.co.uk

BOOKING THE TEST

When you book the theory test, do it via the official website at gov.uk/book-a-driving-theory-test. There are lots of third-party websites through which you can book, but they'll charge you a fee of £15-£30, whereas there's no fee through the official site. However, if you book through a third-party website they often offer unlimited retests for free. With a pass rate of 63% for the theory test, there's a one-in-three chance of having to take a retest, so you could save cash by booking through a third-party site. Just check any terms and conditions before you hand over any money.

Until April 2014, driving test candidates could enlist the help of a foreign language interpreter to help them with their theory test. But from this date no such help has been available; candidates have to be able to speak English or Welsh if they want to get through.



PREPARING FOR THE PRACTICAL TEST

The DVSA reckons 47 hours or so of professional tuition is required before the practical test is ready to be taken. So unless your child is incredibly gifted, applying within a week of getting behind the wheel will probably result in failure. No matter how good you think your child is, you should leave it to their instructor to say whether or not they're ready for the test; not only will a failed test knock their confidence but it'll cost you a few lessons' worth of cash.

It's not possible to book a practical driving test until the theory test has been completed. As with the theory test, you should book via the official website (gov.uk/book-practical-driving-test); you'll need that theory test pass certificate to hand. Once booked, the test date will arrive through the post within a week; if the date isn't acceptable, it can be rearranged. It's possible to request a cancellation, so if a slot comes up at short notice the test can be brought forward.

When your child takes their practical test they'll need to take their theory test pass

certificate with them, plus both parts of their driving licence. Before the test starts you'll have an eyesight check and be asked two vehicle safety (show me, tell me) questions. Then they'll launch into their test, which will last around 40 minutes and include a 20-minute section in which they'll have to drive independently (without instructions from the examiner) – instead they'll have to use a sat-nav for instructions.

During the test they might also be asked to perform an emergency stop and they'll definitely have to perform some kind of reversing manoeuvre such as into a parking bay or on the side of the road. If the test is passed the examiner will issue a pass certificate and your child can start driving straight away – there's no need to wait for the full licence to arrive. If the test is failed, they'll have to wait at least another 10 working days before it can be retaken.



TOP TIP

Candidates can take someone with them on their practical test. It's recommended they take their instructor, so that if the test is failed, they know where they went wrong. Whoever goes, they must sit in the back and remain silent.

POST-TEST TRAINING

As soon as your child has got their full licence, it's easy for them to sit back and relax, getting ever more complacent behind the wheel. But they'll never stop learning as a driver, and with two under-25s killed in car crashes every day on UK roads, it's worth them taking extra training once that full licence has been secured.

The most popular post-test training is Pass Plus (gov.uk/pass-plus), which has to be taken within a year of passing the practical test; the six one-hour modules are useful as they include driving at night, on the motorway, in poor weather conditions and on every type of road. The course is undertaken with an approved driving instructor (ADI), and charges vary but the good news is that Staffordshire County Council is committed to helping as many new drivers take Pass Plus as possible. Through its Pass Plus Extra (PPE) scheme, your child could take advantage

of this great post-test course and pay less than half the standard rate for it.

There are lots of other courses available, with many ADIs being able to coach beyond the driving test standard. It's common to pass the test then not drive for several years, because of university getting in the way, or a general lack of cash. When returning to driving, it's always worth taking a refresher; again, any ADI can help with this.

It's also worth thinking about an independently run scheme, such as those offered by the Royal Society for the Prevention of Accidents (RoSPA) and the Institute of Advanced Motorists (IAM). Both consist of driving sessions, usually weekly, with a volunteer who will regularly accompany your child in their own car, until they're up to the advanced test standard. Check out rosipa.com and iam.org.uk for more.



TOP TIP

Once your child has passed their test, think about adorning their car with some P-plates. These tell other drivers that your child is a new driver and as a result they should cut them some slack if they make a mistake. **Although there are no guarantees of course...**

A study by the Institute of Advanced Motorists (IAM) found that **98%** of advanced drivers are more aware of other road users, and potential hazards, while **66%** believe that advanced driver training helped them avoid an incident or collision, and **78%** have better car-handling skills.

IT'S A FACT

