## M&S Car Insurance Reveals Drivers Take To The Road In New Cars Without Fully Understanding Them



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A survey by M&S Car Insurance has found that many drivers will take to the road in their new vehicle without fully understanding how the car works. With many drivers set to pick-up the keys to their new '10' registration-plate vehicles on 1st March, drivers are being urged by M&S to get to know their new cars before heading out on the road.

The <u>M&S Car Insurance</u> commissioned poll found that only 12% of car drivers will fully read the manual before driving off in a car (new or used) for the first time.

When driving a car for the first time over a third of drivers (35%) don't read the manual at all beforehand, while 51% of drivers will simply flick through it. The research found that women (40%) are more likely to drive a car without reading the manual, compared to 30% of men.

Almost a fifth (19%) of drivers admitted that they work out how to use features such as the windscreen wipers, hazards lights and CD player, as they drive. As a result, only 21% of drivers say they feel very confident that they know how everything works before taking a car out for the first time.

The research showed that, from a list of 10 common issues, the top five features drivers struggle to get to grips with in a car they are driving for the first time are:

- Finding the handle to open the bonnet
- Working out how to use the CD player or radio
- Finding how to alter the seat position
- Locating the headlights switch
- Working out how to use the windscreen wipers

David Wells, M&S Head of Insurance, said: "Whether it's a brand new car or a used vehicle, most garages should talk you through a vehicle before you drive it away. To avoid taking risks and potentially causing an accident, it is important to take time to familiarise yourself with the features of a car that's new to you."

Further information about M&S Premier Car Insurance as well as key features is available by contacting M&S Money or through the M&S Money website.

Ends

Notes to Editors

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2102 adults. Fieldwork was undertaken between 20th - 22nd January 2010. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

About M&S Money

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 <u>credit cards</u> 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 <u>car insurance</u>, 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 8,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,422 billion at 30 June 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 by BISL Ltd using a panel of insurers.

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