

Read the advertising material for car insurance. Answer the questions (1–5) using a maximum of 4 words. Write your answers in the spaces provided on the answer sheet. The first one (0) has been done for you.



Safe driving saves money

Many young people would love to have their own car and start driving – until they see the huge cost of insurance. Because under-25s have a reputation for being at greater risk of having accidents than older drivers, the whole age group is tarred with the same brush, and plenty of young men and women who drive carefully and sensibly are unfairly penalized. According to the accountancy firm Mazars, research shows that the cost of insurance policies for young people could rise by as much as 50% over the next two years, reaching up to £3,600 a year. That's why The Co-operative Insurance introduced its Young Driver Insurance earlier this year, actively rewarding young people for safe driving and helping to keep their bills down. The scheme is already making a tangible difference, and may help prevent young people from being priced out of the driving market.

The secret to this scheme is a clever little device called Smartbox, which uses telematics technology to monitor the policyholder's standard of driving. Their premiums could be substantially reduced if it shows that they are behaving responsibly on the roads. Their driving score is reviewed every 90 days, and if they demonstrate good driving, a Safer Driving Discount is awarded. This can be as much as 15% off the policyholder's future premiums, and is in addition to the No Claim Discount. Using Smartbox to offer this Safer Driving Discount is unique to The Co-operative Insurance.

More than half of drivers under the age of 25 could save up to £505 on their initial premium, according to independent online research by the UK organization Consumer Intelligence. And this scheme is already making a big difference: Safer Driving Discounts have been given to 82% of all policyholders since the launch.

About the size of an iPhone, Smartbox is installed out of sight in the vehicle, where it collects data about speed, braking, cornering, acceleration and the time of day when the vehicle is being driven. The policyholder can also check their "safer driving score" on their personal user-friendly online driving dashboard. If they need to make improvements, the online dashboard provides helpful hints and tips for achieving a better score.

Ideal for male or female drivers aged 17 to 24, the Pay-How-You-Drive scheme helps parents too. It could save you money if you are contributing to your children's insurance and if you take out your own Co-operative Young Driver Insurance with your son or daughter as a named driver. It's such a weight off parents' minds to watch their children become responsible motorists. This scheme offers a clear incentive to drive safely: now that's peace of mind.

0	How much might a young driver soon be paying for annual insurance?
1	What special policy encourages responsible driving?
2	What Smartbox result is checked at regular intervals?
3	Whose findings does the author refer to?
4	What does the Smartbox record apart from the way the car is handled?
5	What can Smartbox users consult outside the car to get important information?

Safe driving saves money

0	<i>£3,600 a year</i>
1	
2	
3	
4	
5	

Von der
Lehrperson
auszufüllen

richtig falsch

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