

# Driving Insights



Stay up-to-date with the latest information for drivers, including driver safety advice and tips.

Autumn 2024



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Better with every move.

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Seasonal driving tips

# Driving in autumn

Autumn can be a lovely time of year, but it can be difficult for drivers. Here are our tips for coping with the conditions.

## Autumn | Seasonal driving tips and safety reminders:

- 1 Tread Carefully on Wet Leaves:**  
Wet leaves on the road can turn your drive into a slippery situation. Take it slow to ensure you can stop quickly if needed.
- 2 Keep an Eye on Tyre Pressure:**  
Temperature changes can cause fluctuations in tyre pressure. Regularly check your tyres to maintain optimal performance on the road.
- 3 Adjust for Decreased Daylight:**  
With the clocks 'falling back' and changing on 27 October, be extra cautious during decreased daylight hours. Stay aware and adjust your driving accordingly..
- 4 Illuminate the Night:**  
As evenings darken, switch on your headlights earlier. Watch out for pedestrians, cyclists, and other vulnerable road users.
- 5 Halloween Hazards:**  
With trick-or-treaters out and about, drive attentively. Be on the lookout and adjust your speed accordingly.
- 6 Fireworks Night Caution:**  
Fireworks can startle animals with loud noises. Drive with extra care to avoid accidents and ensure the safety of our four-legged friends.

## Fleet Risk and Driver Safety

### Fleet Risk Management

To discover more about Fleet Risk and Driver Safety take a look at our driver safety tips on the Ayvens website.

[Find out more](#)



# Staying safe when the sun is low

While many people are familiar with the challenges of driving in dazzling summer sunlight, the low sun you get in autumn can also present significant risks, particularly as it's harder to block with your car's visors.

- 1 Clean the inside of your windscreen:**  
Low sun can highlight any grime on the inside of your windscreen. Wiping it down with a good screen cleaner will make it much easier to see where you're going.
- 2 Keep the outside of your windscreen clean:**  
Anything on the other side of your screen can also affect your vision. Wiping it down regularly and keeping your screen wash topped up will help keep you safe – and think about changing your wipers if you haven't done it recently.
- 3 Make it easier for other drivers to see you:**  
Keeping your headlights on will help drivers coming the other way see your car – and remember to check the bulbs to make sure they're working, as it's not something you can see behind the wheel unless you also drive at night.
- 4 Have sunglasses in the car:**  
It may seem strange to be wearing sunglasses when it isn't actually that bright outside, but they will make a big difference with the glare.
- 5 Keep track of where the sun is in the sky:**  
If the sun is behind you, other cars will find it harder to see your vehicle, so drive accordingly.

*There's more chance of getting dazzled as the sun is lower in the mornings and evenings, particularly after the clocks go back on 27 October.*

Check your light bulbs regularly



Use headlights to help other road users see you



Keep a pair of sunglasses in your vehicle



Keep your windscreen clean and washer fluid topped up



# The golden hour of accidents

While it may be difficult to remember right after you've been in an accident, getting in touch with your Accident Management provider as quickly as you can (once it's safe to do so), could save you a lot of time and trouble in the weeks ahead. Ideally, you want to do it within the first hour after your accident.

## Supporting Ayvens customers

If you're a Ayvens customer, you can call our Driverline at any time. We're open 24 hours a day, seven days a week, so we're always here when you need us.

Doing this means that while you're dealing with any challenges you face from the accident, our team will be working hard to ensure that everything to do with your car or van goes as smoothly as possible – from dealing with your insurer to arranging repairs and sorting out a replacement vehicle. They can also help with any medical issues that you have after the accident.

### Ayvens Driverline

If you are a Ayvens driver and you've been involved in an incident, please remember to call the Driverline – add this number to your phone today.

**0345 250 0000**

## Making sure you have the necessary information

It's also a good idea to bring together as much information as possible right away so you can pass it on to our team. We suggest that you:

- 1 Make a detailed account of events, as it may be required for a witness statement
- 2 Take down details of the other party involved in the accident, including a mobile phone number
- 3 Get details of any witnesses to the accident (name, address, mobile number)
- 4 Look around... are there any CCTV cameras in the area? Could your insurer get hold of CCTV footage?
- 5 Check your dash cam footage is available (if you have one fitted)
- 6 Use your phone to take images or video of the incident and the surroundings as quickly as possible (if it is safe to do so)
- 7 Tell us if you have a tracker/telematics device fitted, as this is useful for geo-positioning
- 8 Make a sketch of incident, including pre-accident positions, if you have some paper to hand. If you have smartphone, use a note-taking or drawing app to sketch the scene and intended route.
- 9 Capture details of any emergency services that attended the scene, including any reference numbers or contact details that they provided.



# Keep your car looking nicer, for longer

It takes a lot of work to maintain a car at showroom levels over the years, but keeping it in good condition is a lot easier. It just takes a few simple steps.

## 1 Plan ahead

Cars are getting bigger, but parking spaces aren't – and this means an increased risk of scratches and dents. However, if you're careful where you park, you can avoid a lot of the risks. Keep clear of spaces where cars might be turning, as they could scrape you without realising, and where possible, pick a space without cars next to you.

## 2 Get it under cover

It's not an option for everyone, but if you can park underneath a roof, it should keep away bird droppings, sap, pollen and twigs. A garage might even cut your premiums, though it's worth remembering that if you declare it in this way, you will need to park in it.

## 3 Look after the paintwork

Even if you do your best to avoid them, your car will still pick up the occasional scrape and ding. If this breaks the paintwork, remember to recoat it, as it will help protect against rust.

## 4 Keep it clean

Similarly, clean the inside regularly – and clean up any spills when they happen. It can be much harder to get things out once they've dried or been ground into the carpet.

## 5 Don't skip services

You'll know when your regular service is due, so don't let it run late – and if you see a red or yellow warning light, get an expert involved.

## 6 Be tyre aware

If your tyres are below, or even close to, the limit, your car will take longer to stop in an emergency, which can put you and your family in danger. Checking them regularly can help you make sure you have enough tread.

## 7 Watch the clock

Finally, if you have a lease car, remember that you signed up for a specific mileage each month. Keep an eye on what you're doing and if you're well over (or under) this level, get in touch with your customer service team. Make a detailed account of events, as it may be required for a witness statement.



## Does your vehicle have some damage?

Read our Fair Wear and Tear guidelines for advice on preparing your vehicle for return at contact end.

[Advice & guidelines](#)



In brief

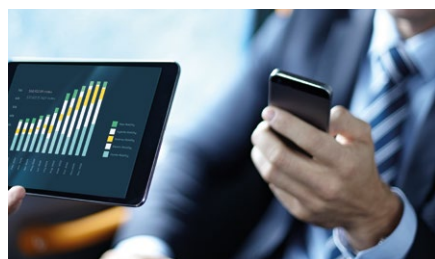
# News and updates

## Don't get tired of checking your tyres

Looking after your tyres will help keep you safe on the road – and could save you money. As well as reducing your braking distances, tyres that are well cared for should offer better fuel economy and last longer. Plus, you'll avoid any risk of a £2,500 fine and three penalty points for driving with tyres below the legal limits.

The best news of all is that it's really easy to do. Once a month, just check air pressure, condition and tread depth. If the air pressure is low, pump the tyres up. If the condition or tread isn't right, you'll need a trip to the garage.

Remember, the legal limit for tread is 1.6mm across the whole circumference of the tyre (not just in one spot), and your braking distance is significantly affected by having less tread on your tyres, especially in cold and wet conditions.



## Online car tax guide

We understand how important it is to know the latest rules for company cars, so we've partnered with Deloitte to create an online guide. The guide brings it all together in one place. It covers everything from road tax and corporation tax to mileage allowances and fuel benefits – plus all the latest announcements.

- BIK Calculator
- Company car and fuel benefits
- Company van and fuel benefits
- Electric vehicles
- Vehicle excise duty
- Income Tax and National Insurance
- Mileage allowance rates
- Corporation tax and VAT
- Capital allowances and leasing disallowance

Try it now



## Understanding the EV opportunity

We've created a set of EV tools designed to make it easier for you to evaluate how well these vehicles might work in your business.

The tools can help car and van drivers explore if an EV would be right for them, as well as giving you a way to calculate how much an electric vehicle might cost you to run on a per mile basis.

We have five tools all designed to help you evaluate if a EV could work for you or your business:

- 1 Is an electric car right for me?
- 2 EV versus ICE comparator
- 3 Which fuel is right for your van?
- 4 How EV ready is your fleet?
- 5 Cost per mile calculator





# Driverline

For help with your vehicle please call the Ayvens  
Driverline on 0345 250 0000

Online customer support

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