

Attaching a Tow Bar Could Result in Loss of License

Most people consider car modifications to be boosting engine output or smothering the car in spoilers. So when asked if a car has been modified whilst obtaining an insurance quote, many say "no" NCD news reveals some of the stranger items insurers consider to be a modification and how an undisclosed tow bar could actually result in the loss of a driving license.

(PRWeb UK) March 25, 2009 -- When asked "has there been any modifications to the car" during an insurance quote, unless the engine has been boosted by a couple of hundred horsepower many will generally say "no". But [No Claims Discount](#) has found many could be unaware of the extensive list of modifications insurers need to know about. Insurers were asked if any of the following constituted a modification:

1. A new set of alloy wheels
2. Mobile phone attachment/Bluetooth installation
3. SatNav installation
4. Large exhaust attachments
5. Tinted windows
6. Alloy gear sticks/pedals
7. New stereo/CD changer
8. Luggage holder attached to the roof
9. Tow bar
10. Parking sensors

The answer was that all need to be reported even though the majority will not result in any increase in [car insurance](#) premiums. The fact that someone didn't disclose even one of these slight changes to a car allows insurers to invalidate that policy completely with no refund.

This would mean that if stopped by the police or in an accident the driver would be technically uninsured.

www.noclaimsdiscount.co.uk/news/ asked several police forces about their stance on car modifications. Durham Constabulary stated:

"... we do get involved if they have tinted windscreens since they are illegal ... If modifications are out of the ordinary we do check to make insurers aware because it potentially invalidates. Recently we stopped a car which had a two litre engine but was only insured for 1600cc."

Kent Police informed of their specific police operations targeting modified vehicles, whilst West Midlands Police clarified the possible penalties:

"Police officers on patrol regularly stop and check vehicles that draw their attention, and this may be the case if a vehicle has been substantially modified. We have close liaison with the Motors Insurance Bureau, and often check that drastic modifications have been notified to individual insurance companies, thus ensuring that [insurance](#) is valid. Suffice to say, if the insurance is revoked, and the person turns out to be uninsured, then the driver would be prosecuted for the disclosed offence.

The level of fine varies according to individual circumstances, however the driver should expect to receive 6-8



penalty points on their licence. If a the person is a 'new' driver (i.e. test passed less than 2 years ago) this would mean their driving licence would be revoked, and they would have to take their test again."



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