

Date 18 July 2018
Publication Daily Express
Type of publication National



Drivers turn to dash cams for extra security

MILLIONS of motorists are installing dashboard cameras to provide evidence in case of a collision and to counter the growing menace of “cash for crash” fraudsters.

Dashboard cameras are set to be a normal part of everyday driving, with more than half of motorists planning to install one.

A fifth already use a dash cam, according to research from the AA, up from just one per cent five years ago.

The chief motivation is to establish liability in the event of a crash and protect no-claims discounts after a no-fault collision, the reason given by 60 per cent of motorists.

A quarter seek protection from gangs who deliberately stage accidents then file personal injury claims against the innocent motorist's insurance policy.

SNAPPED

North Wales Police recently completed a pilot project called Operation Snap asking drivers to submit evidence, then processed more than 200 driving offences as a result. Of those, 28 resulted in a fixed penalty, 86 drivers attended a driver retraining course and 38 were prosecuted.

Manufacturer Nextbase has launched the National Dash Cam Safety Portal for drivers in England and Wales, allowing motorists to share footage with their local police force.

The site automatically generates a witness report,

By **Harvey Jones**

saving police time. AA director of insurance Janet Connor said the scheme will now be replicated nationwide to help every police force access dash cam evidence.

“The footage provides reliable evidence that can establish fault and lead to the prosecution of dangerous drivers,” she said.

DASH IT

Dash cams can cost anything between £20 and £200 and insurers including Adrian Flux, Axa, RAC and Swiftcover offer insurance premium discounts of up to 15 per cent to customers who have one, but check if you need to install a specific model.

Insurer Aviva has just added dash cam functionality to its Aviva Drive smartphone app, which is available to all drivers including non-Aviva customers.

Its research shows that almost three quarters of motorists believe all drivers should now use dash cams, while a third of users involved in an accident successfully used footage to prove they were not responsible.

Aviva head of innovation Paul Heybourne said dash cams bring confidence and security: “The footage can be invaluable in preventing lengthy liability disputes.”

Experiencing an accident is bad enough, but this should make the process of dealing with your insurer as straightforward and pain-free as possible. “As dash

cam technology becomes more popular and accessible, it should help make our roads safer places,” Heybourne added.

However, there is always the danger that footage will implicate you, if you were at fault in an accident. It is also wise to hide your dash cam when leaving your car or risk attracting thieves.

ALL-ROUND VIEW

Ben Pepper, a lawyer at Bolt Burdon Kemp who specialises in catastrophic injuries, said liability for road traffic accident claims is regularly disputed.

“It takes time to obtain police evidence, witness accounts may vary and CCTV may have been deleted or simply not exist. Dash cam footage can be crucial in establishing who was at fault. The camera doesn't lie,” he said.

Widespread take-up could put a brake on the number of cash for crash and other fraudulent claims. Pepper added: “The downside is that footage is captured from only one perspective, so the camera may miss some collisions.”

Many drivers fit both forward and rear-facing cameras as a result, giving them a better chance of catching any incident.

The technology may cause further concern about the “Big Brother” society, but Pepper said the benefits outweigh the negatives: “It is vital that the injured party has the maximum possible evidence to support their claim.”