

## **Drivers Issued With Security Guidance**

*Motorists could find pressure on their finances swelling as a result of insufficient precautions with their vehicle, recent figures reveal.*

September 24, 2007 (FPRC) -- In research carried out by Zurich, some 85 per cent of drivers said they leave belongings in their vehicles, which are on average worth 145 pounds. However, the company warned that unless they take out adequate insurance and invest in relevant security measures, their automobile could become "a thief's paradise" as items inside cars are worth a total of 3.9 billion pounds. Financial strains of replacing stolen possessions could become even more prevalent for the one in five drivers (21 per cent) who have items at a value of over 200 pounds.

Meanwhile, one in 20 claim to have objects worth up to 500 pounds, as some respondents are revealed to carry over 2,000 pounds in items. And with two-fifths of those leaving belongings in their car being totally unaware about the full cost of their contents, it could be these who find they incur the most financial pressure when it comes to replacing items, which in turn could affect their ability to service other areas of their spending such as utility bills, credit cards and the personal loan they may have taken out to fund the purchase of their vehicle in the first place.

Roy Seeds, head of motor underwriting for Zurich Insurance, said: "It's now common for our cars to be filled with our possessions - not just in-car entertainment and driving gadgets, but even clothes and designer accessories. Yet harried, time-poor drivers often fail to realise just how valuable the possessions they leave in their cars are and are not taking the right precautions.

"We would urge people, wherever possible, not to leave valuables in their cars and if they have no other option, ensure they are locked in the boot. Drivers should also check the terms of their insurance policy and make sure they understand what their cover offers them."

Overall, young motorists were suggested as being most likely to encounter financial pressure should the items in their automobile are stolen, as they leave goods worth an average of 200 pounds inside. Meanwhile, male drivers have been stated as being "particularly lax", with items of a typical value of 161 pounds 16p kept in their car upon getting out. This compares to the 127 pounds 17p left by women drivers. In addition, research from the company showed that car stereos are the most likely item to be left behind, accounting for 51 per cent. Meanwhile, CD collections are left in 44 per cent of vehicles, while six per cent of motorists do not bother to take their house keys with them when getting out of their car.

Consequently, those concerned about affording motor-related expenses, whether this includes purchasing insurance, running costs, MOT or buying the car itself, may wish to consider cheap loans to help alleviate pressure on their finances. Earlier this week, Nick White, director of financial services for uSwitch, advised those looking to procure a car to opt for a personal loan ahead of a showroom finance deal. He suggested that such a form of borrowing is much more competitive and could free up more disposable income at the end of every month.

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