

# Bournemouth & Dorset Advanced Drivers

**iam**  
RoadSmart

November Newsletter - 2024 (edition 114)

## ISAs but not the tradition money variety

I'm sure that we are all familiar with the traditional Individual Savings Accounts (ISAs), but did you know there was a new ISA on the block? Arguably it could help you save money too.

Since July of this year, a new phase of the EU General Safety Regulation has come into force (this has been adopted by the UK as a non-EU country too). All new cars must now have equipment which helps the driver to keep the speed limit. It's abbreviated name, incase you've not guessed from the preamble is ISA, standing for Intelligent Speed Assistance.



The simple theory is that the vehicle 'knows' the speed limit for the section of road it is travelling along. This information can be gleaned via a number of different technologies, such as Road Sign Recognition or GPS and mapping data. Both of these options aren't foolproof, as I know; as my car can read traffic signs and tell me what it believes the speed limit is, but sometimes it might miss a sign due to an overgrown hedge, or the early evening sun placing the sign in a shadow. I've also seen mine occasionally read the speed limited signs on the back of foreign lorry trailers. I'm pretty sure that "sorry Officer the car told me it was a 100mph limit" isn't going to wash. Obviously, GPS and mapping data could be wrong too, for various reasons, but the most obvious one which springs to mind is temporary roadworks. Or another unfor-

tunately scenario occurs, also indicated in the image above, if there are multiple different speed signs (and I appreciate the 70 should be a National Speed Limit (NSL) sign), which does the ISA pick – the higher or lower?



However, the idea is that the car will display what it believes to be the speed limit on the dash, coupled with maybe some visual or audible tones should the limit be broken. More advanced cars may offer further tactile notifications, such as gently pushing back on the accelerator for you, and if you have Cruise Control set, it may lower the target speed.

Couple with ISA, is a feature which I believe has been around for longer, known as Lane Assist. Generally, this requires 2 white lines to work, so on many of the UK's roads we are quite safe! I've tried this on a motorway, and while it could be helpful, I was taught when I took my Advanced Driving test that there was no need to indicate if you were moving into a left lane after completing an overtake if there was no traffic around which would be impacted by the lane change. Obviously as an Advanced Driver we are aware of the situation around us and made that decision. Lane Assist, however instead believes that you are drifting out of the lane it thinks you should be in, and makes it harder to move left, unless of course you are indicating and then it is quite happy. For that reason, I have the Lane Assist option turned off in my car by de-

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fault, but I'm quite happy for the car to tell me what it thinks the speed limit is, as that is additional information. Mine also notices 'freeway/no-stopping' signs which I did consider to be an added bonus, although I do wonder how many non-advanced drivers would recognise or understand signs which don't actually have a number or writing accompanying them.

Now that the temperatures have dropped my desire to get out on my bike has dwindled, but some of my more hard-core cyclists mates can still be found out and about during the week and at weekends too. Doing their bit to support the café industry. What reasons can I use for not joining them? Maybe they have better kit than me or just don't mind getting cold fingers and toes? The other excuse is that outside of the summer season the roads are generally dirtier, which means several things: a dirty bike, a dirty me and the most problematic issue which comes with that – the increased debris on the road means a greater chance of a puncture. It may sound like a copout, but I have no design trying to fight with a fixing a puncture when the temperatures are in single figures (it is a hard enough activity in the middle of summer with my bike!). Guess I'll just have to stick to running to counteract the winter supply of Mince Pies and tubs of Quality Streets!

Stay safe & happy motoring,

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### Forthcoming Social events

#### 5<sup>th</sup> December 2024

The Group's Annual General meeting will be taking place. See website for [Calling Notice](#) and [Nomination Form](#).

#### January 2025

No event is scheduled.

#### 6th February 2025

Martin Stewarts of Stewarts Garden Centre will be here, so get your green fingered thinking caps on for a few challenging questions!

#### 6th March 2025

David Lane from Wessex National Flood Rescue will be talking to the Group about the vital work they carry out.

Drinks can be purchased from the bar from 1900, talk starts at 1930. Accessing Wimborne Town football club can be a bit of a fine art. Recommended access is to follow Lonsdale Road (from the B3073) through the new housing estate, and then turn left onto Ainsley Road, and park in the ground's carpark on the right.

As always the latest information about Group Social evenings can be found on our website at: <https://www.bdiam.org.uk/social-events/>

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### Group Annual Membership fee

Many thanks to the 71 members who have responded to my recent emails about renewal of your Membership to us 'Bournemouth and Dorset Advanced Drivers' as your Local Group. IAM operates a 2 tier level of membership, where you are required to be a member of IAM 'HQ' before you can join your local group. Thankfully our Local Group costs are very reasonable £10 per year, and your membership helps us to continue making more Advanced Drives in Dorset.

We ask that this is paid annually on the 1st December. In order to keep my life as simple as possible as your Membership Secretary, utilising a Standing Order is the easiest way forward. As you can imagine since the Bournemouth and District Group merged with the Dorset Group approximately one year ago, we've changes in Bank Account details, and had a re-alignment of when the membership renewal is due.

Payment by BACS or Cheque is possible, but increased the yearly admin work, but we'd rather have you all as members than not. If you are one of the 89 members who have not yet replied then I shall shortly be sending a reminder. If you are not a paid-up member of the Local Group come the AGM, you will not be able to vote at the AGM.

*Matt Ames*  
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### New Associate Members of the Bournemouth & Dorset Group

We welcome the following new Associate members who have recently joined the Group. Observer allocations, where known are shown below:

Brian McKay	-	(pending)
David Evans	-	(pending)
Gabriel Bacial	-	(pending)

Age Group	No of endorsements
50-59	241,940
40-49	238,450
30-39	233,094
20-29	158,713
60-69	149,375
70-79	66,712
80-89	20,195
15-19	13,655
90-99	1,104
100+	5

### IAM Test passes for the Group

Congratulations to our latest Full members of the Bournemouth & Dorset Group who have recently passed their IAM RoadSmart test:

Anthony Hanmer-Lloyd	David Groom
Barrie Hampson	Neil Robson

Great driving and thanks to our Observer Team for helping you achieve your pass.

### More drink and drug driving

Martyn McCarthy

Following my talk to the Group on 7th November 2024, 'A view from the Bench – drink and drug driving', I was asked to provide Members with the Penalty Point table I used and, given reference to the Daily Mail article of 4th November 2024, 'Fury as driver with 176 points on the licence, is still not banned from driving', to clarify how some drivers, having become 'Totters' with 12 points or more on their licence, and who should therefore be disqualified, are still permitted to drive.

There are a wide range of driving offences that may result in penalty points; a full list can be found at <https://www.gov.uk/penalty-points-endorsements/endorsement-codes-and-penalty-points>

The table I used (see below) was included within research published by Uswitch into Penalty Points imposed over the period June 2023 to June 2024.

The research also highlighted that the most common driving offence is that of exceeding the 30mph statutory speed limit (SP30), accounting for 768,061 of the total convictions.

Source: <https://advancedmotoring.co.uk/middle-aged-drivers-commit-the-most-driving-offences/>

The impact of the number of penalty points a driver accumulates depends on the length of time they've held a licence. For new drivers, if 6 or more points are accumulated within the first 2 years of passing a driving test, the licence will be revoked. For all other drivers, if 12 or more points are accumulated over a 3-years period, they will be disqualified from driving. A Magistrates Court decides how long a disqualification will last; usually a minimum of 6 months.

Revocation is not a court sanction. Under the Road Traffic (New Drivers) Act 1995, the Secretary of State for Transport automatically revokes the new driver's licence. To drive again, the new driver must undertake a fresh driving test; an extended test. While an extended test is marked the same as the standard learner driving test, it will last for at least an hour, as opposed to the 40 minutes of a standard driving test.

The only way penalty points come off a licence, is when they expire. Penalty points expire after 3- years, but stay on a licence for 4-years. The 3-year period is measured from the date of the offences, not the date of conviction or sentencing.

It's possible for a driver to raise before a Magistrates Court that there are 'Special Reasons' that a period of disqualification should be reduced or avoided. While guilty of the offence, having heard evidence on oath that satisfies them that there is a special reason present, while normally disqualification is mandatory, the Magistrates may decide not to disqualify or reduce the period of disqualification. Examples of Special Reasons include, where the offence was committed in

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the context of an emergency, say rushing someone to A&E and, in doing so, running a red traffic light or exceeded the speed limit.

A driving disqualification will, inevitably, result in inconvenience and hardship. It's possible for a driver to raise before a Magistrates Court that should they be disqualified; it will result in 'Exceptional Hardship'. To be Exceptional Hardship, any hardship must extend beyond the driver, encompassing others who are dependent on the driver's continued ability to drive. Examples of Exceptional Hardship include severe financial consequences, say bankruptcy that affects the drivers employees, the impact on dependents, say the need to take a blind child to school, or, medical reasons, the need for ongoing hospital attendance. Loss of employment is not Exceptional Hardship.

Simplistically, Special Reasons relate to the circumstances of the offence itself, whereas Exceptional Hardship relates to the consequences of a subsequent driving ban for the offence.

If a Magistrates Court is satisfied that there are Special Reasons or Exceptional Hardship, the reasons for the decision not to disqualify or to reduce the period of disqualification will be announced in open Court. Having argued Exceptional Hardship, it cannot be argued again for 3-years.

Special Reasons and Exceptional Hardship may appear as a lifeline when, as a Totter, someone is confronted with a potential driving ban, but? It's important to realise, the circumstances that give rise to that life line are, by definition, special and exceptional. Significantly, neither provides a remedy for persistent poor driving. Despite the headlines, with good reason, the bar to satisfying a Magistrates Court that Special Reasons or Exceptional Hardship exist and avoiding a driving ban is set high.

With the knowledge and driving skills of Advanced Drivers, no one in the Group should need to trouble the Magistrates Court too often. Certainly not having to argue special Reasons or Exceptional Hardship.

Drive safely.

Martyn McCarthy  
November 2024

### **IAM RoadSmart urges the Chancellor to take radical steps to save lives on the roads and boost the public purse in Autumn budget** from the IAM Blogs

The UK's leading road safety charity, IAM RoadSmart, is calling on the Chancellor to take steps to both saves lives and reduce the impact of road traffic collisions in her Autumn Budget. By incentivising the take-up of additional road safety courses through the tax system, it will also help save motorists money as the UK emerges from a cost-of-living crisis.



With the cost of insurance hitting record highs earlier this year and being a huge concern for drivers, particularly the under-25s, the charity recommends striking off Insurance Premium Tax for those who undertake additional driver training. To provide a boost to vulnerable motorcyclists, IAM RoadSmart also wants the Chancellor to reduce VAT on motorcycle air vests.

While the Chancellor might be tempted to increase fuel duty, IAM RoadSmart urges her to give motorists some breathing space by retaining levels at the current 52.95p after a period of record high fuel prices over the last two years.

Finally, with an ageing population, the charity calls on the Treasury to allocate funding to allow GPs to prescribe mature driver assessments, preventing deaths involving elderly drivers.

### **Cancel Insurance Premium Tax**

IAM RoadSmart is calling on the government to reduce Insurance Premium Tax (IPT) from 12 per cent to zero for those who undertake additional driver training. The cost of insurance reached record highs

earlier this year, with the average premium costing around £600<sup>[1]</sup>. The average premium for under 25s is now more than £2,000. <sup>[2]</sup> Research by IAM RoadSmart shows an increase of 25% in the number of drivers aged 17-20 being caught driving without insurance between 2022-2023.<sup>[3]</sup>

IAM RoadSmart Director of Policy and Standards Nicholas Lyes said: “This shows that these high premiums are becoming unaffordable particularly for those groups which will be disproportionately impacted. They could encourage young people to either break the law by driving uninsured, or give up on driving altogether. How can it be right that youngsters, often at the start of their careers and needing a vehicle to get to work, may be priced out of driving altogether.”

“Furthermore, there is the human cost of road traffic collisions caused to survivors and their families, as well as the cost to the Treasury - £43bn per year. By encouraging drivers to upskill and save on their premiums, countless deaths and serious injuries will be prevented.”

### Reduce VAT on life-saving motorcycle air vests

Motorcyclists make up around 3% of all traffic but represent 19% of all fatalities<sup>[4]</sup>, making them the most vulnerable road users. Motorcycle helmets are regarded as PPE, so are not subject to VAT. This change in policy will simply bring air vests in line with many other forms of PPE.

IAM RoadSmart Director of Policy and Standards Nicholas Lyes said: “Slashing VAT on motorcycle air vests will not only be saving riders’ lives but will also save money by increasing their uptake and reducing the cost to the emergency services.”

### Freeze fuel duty

Research by IAM RoadSmart shows that the two biggest concerns for motorists are either cost, or the state of the roads. The charity calls on the Chancellor to maintain the current the 5p cut that was introduced in 2022, which has helped motorists save around £50 a year. If the rate is increased, this should be partially ringfenced into repairing Britain’s crumbling road network and filling in potholes.

IAM RoadSmart Director of Policy and Standards Nicholas Lyes said: “Hard-done-by motorists will find any increase in fuel duty a bitter pill to swallow, given that they’re already being drained by hefty insurance premiums, not to mention higher repair costs after driving through the country’s crater-ridden roads.

“At the very least, if fuel duty is to increase, the Chancellor should ringfence this money to repair Britain’s crumbling road network. Not only will this save motorists money in repairs, it will more importantly save lives, especially for those travelling on two wheels where the impact of hitting a pothole is likely to be far more severe.”

### Mature Driver Assessments

According to the Department for Transport, the number of people that are killed or seriously injured increases over the age of 70.<sup>[5]</sup> This accelerates when people reach 80. The cost of a standardised mature driver assessment is £85. An initial pilot is recommended for up to 100,000 drivers, at a cost of £8.5m to the government.

Nicholas Lyes, Director of Policy and Standards, said it was particularly concerning given that it is happening when the country has an ageing number of licence holders. He said: “We’re concerned there’s nothing formally in place to help older drivers who want to keep their driving in check, and moreover, no process for GPs to be able to refer an older driver who they have serious concerns over their ability to drive. The country’s population is ageing, so there will be demand.

“The modest initial cost could make a huge difference if it encourages otherwise unsafe drivers to stop driving. Likewise, if older drivers need reassurance that they are still fit to drive, this will give them confidence behind the wheel and have a wider societal benefit.”

<sup>[1]</sup> Association of British Insurers: <https://www.abi.org.uk/news/news-articles/2024/8/motor-premiums-fall-for-the-first-time-in-two-years/>

<sup>[2]</sup> Money Saving Expert: <https://www.moneysavingexpert.com/insurance/car-insurance/young-drivers/>

<sup>[3]</sup> IAM RoadSmart: <https://media.iamroadsmart.com/pressreleases/soaring-motor-premiums-fuelling-spike-in-uninsured-younger-drivers-3322187>

<sup>[4]</sup> <https://www.gov.uk/government/statistics/reported-road-casualties-great-britain-provisional-results-2023/reported-road-casualties-great-britain-provisional-results-2023>

<sup>[5]</sup> <https://www.gov.uk/government/statistical-data-sets/reported-road-accidents-vehicles-and-casualties-tables-for-great-britain#road-user-type-ras02>  
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