

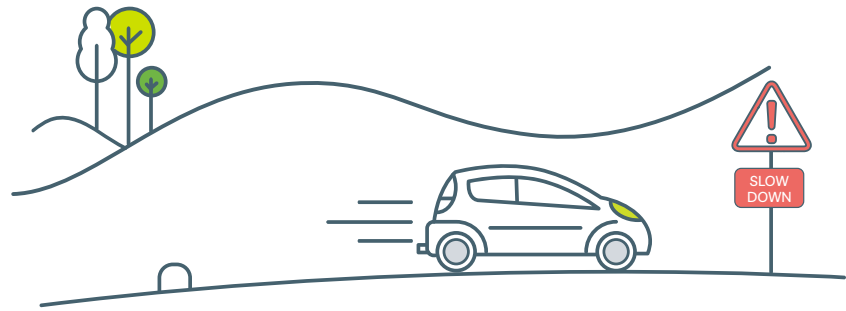
# Accepting points or attending a speed awareness course?

You saw the flash of the camera and now the letter's arrived.

Do you accept the points or attend the National Speed Awareness Course? How might your insurance be affected?

## It's the law

- The law states that as soon as you exceed the speed limit, you're breaking the law and can be fined. In reality, this is difficult to enforce and may in fact create more of a driving hazard as we all concentrate on not exceeding the limit rather than driving to the conditions of the road.
- The police have a set of [speeding enforcement guidelines](#) allowing a 10% margin plus 2mph, before they impose a fixed penalty notice. However, this rule is 'guidance' only and not part of 'legislation'.
- Driving 35 miles an hour in a 30 zone could result in a fixed penalty notice or an invitation to a speed awareness course. Drive 50 miles an hour in a 30 zone, and you'll receive a court summons.



## What are your options if you're caught speeding



1. If you've been caught speeding just over the speed limit and it's your first offence, you'll probably be offered the chance to take a speed awareness course.
2. Alternatively, you can pay a fine and take points on your licence. The minimum penalty for speeding is a £100 fine and three points on your licence. If you rack up over 12 points in three years, [you could be disqualified from driving](#).
3. If you're caught exceeding the speed limit, driving dangerously, or have a previous speeding conviction, your fine and the number of points on your licence could be increased to reflect the seriousness of the offence. You could even end up in court.

## What do you gain from the speed awareness course?

- You won't have to pay the fine or accept points on your licence.
- The course only costs around £100 and is run by instructors approved by the National Driver Offender Retraining Scheme.
- Having points on your licence increases your car insurance costs and speeding convictions stay on your record for at least four years.
- You'll gain a better understanding of the impact of driving at speed and how defensive driving gives you more time to assess the road ahead.
- Being a safer driver can lead to fewer accidents and, with fewer claims, you'll be building up your no claim discount.

## Do you need to tell your insurer if you go on a speed awareness course?

Insurers have a wide range of criteria they use to assess the cost of your car insurance, so it's best to check with your provider.



There's no need to tell LV= that you're going on a speed awareness course, or that you've already attended one.

We only need to know if you've received points on your licence, or a driving ban or fixed penalty notice in relation to a motoring offence.

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## What happens on a speed awareness course?

It's designed to encourage you to drive responsibly and safely and usually lasts about four hours.



This may surprise you but, in fact, the majority of people who take the course praise the experience, learn something new and say they found it interesting.

There's no exam at the end, but there may be some 'icebreaker' type questions about the highway code. Now, when was the last time you looked at that!

Your details are kept on a database held by the National Driver Offender Retraining Scheme and, if you're caught speeding again within three years of taking a speed awareness course, you're more likely to receive a fine and penalty points straightaway.

You'll only be invited to take a speed awareness course if you haven't been on one in the past three years.

