The Government must clamp down severely on uninsured drivers.

There are around 1.7 million hazardous, life-threatening, idiotic uninsured drivers using our roads today. They are a recipe for fatal injury impacting upon many lives. With so many uninsured drivers using our roads there is a extremely high risk of accidents and people not receiving their full compensation, as these inconsiderate drivers are not insured. Yes, insurance is a thieving and expensive trap! But the pit of expenses ensures that you are fully covered in case of any type of vehical accident. Car insurance exists to protect all drivers, wether you are a guilty party or not in an accident.

At the moment car insurance is at an all time mountainous high. This is one of the main causes for idiotic drivers not taking out car insurance, taking a gamble with the law and peoples lives. These extremely high prices have to change. It will benefit everyone, which will lead uninsured or new drivers to take up car insurance protecting not only themselves but others as well.

UK law is there to protect all road users by setting out strict rules. The Road Traffic Act 1988 comprehensively covers all areas of road use: you must be insured, taxed and your vehicle must pass the ministry of transport test (MOT). Why don’t the government create visible proof of insurance? An insurance disk, with the drivers details displayed on the windscreen. Like the tax disk that is so effective.

Have you been hit by an uninsured driver? Well I have, my family was almost destroyed as a licensed Killer injured us leaving my mother with a broken back. She needed a lot of expensive care and treatment which was had to receive as we were robbed of our full compensation because we were hit by an uninsured driver. Yes, we were robbed financially but we were also robbed of our normal lives. I was angry, out ragged, I was disgusted that this uninsured driver, this inexperienced driver, had caused us so much pain and misery. The constant reminder for our family is that we have not received what is rightfully ours.

At the moment it is too easy for an uninsured driver to take to the roads. You wouldn’t leave the house without money, your mobile phone or even shoes! They are our daily requirements, we could not lead our lives with out them. It should, it must be the same mind set for car insurance: car insurance is vital not optional. You should not take the wheel of any car unless you are fully insured.

Why don’t these people get car insurance? Well I know, it is because these criminals have no moral conscience about what harm they may cause other law abiding drivers. They are participating in a completely selfish act, only thinking about the amount of money it costs to insure their cars. If you can’t afford to insure a car, Tough! you can’t drive. This is the law the government must come down on to stop this vandalism of justice. If this outrageous offence continues it will be our pockets that will take the blow from the higher premiums we will be charged.

Some might say that we live in a claim driven society, but when an uninsured driver can kill, maim and destroy families and even lives and lively hoods! Who pays the real damages? Who is really effected? There needs to be a new method, a new way of handeling things, an easier way for the government to crack down on uninsured drivers, insurance disks? Let me give you some advise, think before you take to the wheel of any car, think of others but most of all think of yourself.

Thankyou.