

FullCover
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What modern vehicles mean for your motor insurance

Today's vehicles are smarter, safer and more connected than ever before.

Features that were once limited to luxury vehicles, such as parking sensors, reversing cameras, collision warning systems and advanced driver-assistance technology, are now common across many makes and models.

While these innovations help improve safety and the driving experience, they are also changing the way vehicles are repaired and insured.

A useful way to think about it is this: What looks like a minor repair can now involve major technology.

Modern vehicles are more complex than they appear

In the past, a low-speed accident might have required a straightforward panel repair or bumper replacement.

Today, that same bumper may contain sensors, cameras or radar systems linked to safety features such as parking assistance, adaptive cruise control or collision avoidance technology.

Similarly, a cracked windscreen may be more than just a glass replacement. In many vehicles, windscreens contain cameras and sensors that may require specialist recalibration after repairs are completed.

As a result, even relatively minor accidents can involve more labour, diagnostic work and specialised repair processes than many drivers realise.

Why repair costs are increasing

Vehicle repairs are becoming more sophisticated.

In addition to traditional repair work, insurers and repairers may need to consider:

- Cameras and sensors embedded within the vehicle
- Advanced driver-assistance systems (ADAS)
- Software diagnostics and testing
- System recalibration following repairs
- Specialist replacement parts
- Manufacturer repair requirements

The visible damage following an accident may therefore represent only part of the overall repair cost.

In some situations, it is the technology hidden behind panels, bumpers and windscreens that contributes significantly to the final repair bill.

Electric and hybrid vehicles bring new considerations

The growing popularity of electric and hybrid vehicles is also introducing new insurance considerations.

These vehicles often require specialist expertise, equipment and assessment processes when damage occurs.

Areas motorists may wish to understand include:

- High-voltage battery systems
- Specialised repair procedures
- Battery assessments following an accident
- Charging cables and equipment
- Manufacturer repair requirements

Electric and hybrid vehicles introduce some additional considerations for owners.

For example, battery systems, charging equipment and specialist repair requirements may all influence how a claim is managed. Depending on the insurer and policy, different parts of an electric vehicle may be covered in different ways.

That's why it is important to understand how your policy responds and to discuss any questions with your broker before a claim occurs.

Technology can affect even minor claims

One of the biggest changes for motorists is that visible damage may not tell the full story.

Following an accident, repairers may need to:

- Test safety systems
- Assess sensors and cameras
- Replace damaged technology components
- Recalibrate electronic systems
- Complete manufacturer-required diagnostics

This can increase repair complexity, and in some cases, the time required to return a vehicle to the road.

Parts availability and specialist repair requirements may also contribute to longer repair timelines than some drivers expect.

What motorists should review

As vehicle technology evolves, it is worth reviewing your insurance arrangements periodically.

Questions worth asking include:

- Is the vehicle insured for an appropriate value?
- Have any modifications or accessories been disclosed?
- Does the policy provide suitable replacement vehicle benefits?
- How does the policy respond to battery damage?
- Are charging cables or charging equipment covered?
- Are there any repair requirements I should understand?

These conversations can help ensure your cover remains aligned with the vehicle you own and how you use it.

Looking ahead

Modern vehicles continue to evolve rapidly.

Electric drivetrains, advanced safety systems, connectivity features and increasingly sophisticated technology are becoming standard across a growing number of vehicles.

While these innovations provide significant benefits, they are also changing the nature of vehicle repairs and insurance claims.

The key takeaway is simple: As vehicles become smarter, insurance needs to keep pace with the technology built into them.

How Rothbury can help

Whether you drive a traditional petrol vehicle, a hybrid or a fully electric vehicle, your Rothbury broker can help you understand your insurance options, review your cover and ensure it remains appropriate for your vehicle's value, features and repair requirements.

If you're unsure whether your current motor insurance still meets your needs, talk to your Rothbury broker.



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