

PRESS RELEASE

Proposed Highway Code changes should ‘go further’ says MORE TH>N, with the proportion of motor claims involving injured cyclists rising 50%

- More drivers and cyclists are sharing the road, leading to a rise in accidents involving cyclists
- In line with Road Safety Week (16 – 22 November), MORE TH>N is suggesting some changes where the Highway Code could go further to better protect all road users
- MORE TH>N is also urging drivers and cyclists to be extra vigilant to avoid accident and injury

MORE TH>N is calling for the proposed changes to the Highway Code to ‘go further’ in order to improve road safety for drivers and cyclists, with the insurer seeing a 50% increase in the proportion of car insurance claims involving injured cyclists, pedestrians and motorcyclists since lockdown.

These accidents normally account for 10% of car insurance claims, but this figure has grown to 15% since lockdown in March – representing a 50% increase.

With 1.3 million Brits having purchased a bike in the first six months of the year¹, more drivers and cyclists are sharing the road – this unfortunately leads to an increased risk of accidents causing injury to cyclists, according to MORE TH>N.

After responding to the government’s consultation around changes to the Highway Code with the Association of British Insurers (ABI), MORE TH>N is marking Road Safety Week (16th – 22nd November) by issuing its own advice on how road users can reduce the risk of an accident.

Gareth Davies, Head of Car Insurance at MORE TH>N, said: *“While we welcome the step towards a safer Highway Code for all road users, the proposed changes should go further to better protect cyclists and drivers.*

“The upsurge in cyclists on the road over the lockdown periods has been great to see as people discover their local areas and become more physically active. But I’m also concerned about the increase we’ve seen in car accidents involving cyclists.

“There is a real need for drivers to be more careful to avoid collisions with cyclists given the injury this can cause, and likewise there are steps cyclists can take to improve safety. We really don’t want to see cyclists getting injured, and this review of the Highway Code presents an opportunity to strengthen the rules for both drivers and cyclists to try and reduce accidents.”

CYCLE LANES

The government has committed £250 million² to the introduction of more bike lanes across the road network and is seeking to amend the Highway Code to urge cyclists to use them. While this is a positive change, as more bike lanes pop up across the country and become more accessible to cyclists, MORE TH>N supports the view that the rules could be firmer.

¹ <https://www.cyclingweekly.com/news/latest-news/1-3-million-brits-bought-a-bike-during-lockdown-458354>

² <https://www.gov.uk/government/news/2-billion-package-to-create-new-era-for-cycling-and-walking>

Gareth Davies says: *“It is great that the government is investing in improving infrastructure cyclists, but the Highway Code could be firmer in making it compulsory that cyclists use cycle lanes where available, unless there is a good reason for them not to use them. Cycle lanes are there to protect cyclists and help to reduce the risk of accident and injury, so they should be encouraged to use them as much as possible.”*

JUNCTIONS

It has been proposed that the Highway Code also reflects how cyclists maneuverer when approaching junctions. MORE TH>N believes that the wording concerning cyclist’s priorities and right of way should be made clearer to avoid confusion.

Gareth Davies says: *“The current amendment states that drivers ‘should not cut across cyclists’, however this is open to interpretation. The term ‘should not’ is too lenient, and we do not believe any circumstances would warrant cutting across a cyclist when turning into or out of a junction, so we would like this to read that drivers ‘must not cut across cyclists’.”*

ROUNDAABOUTS

The shared use of roundabouts has also led to contention, with MORE TH>N highlighting an issue around the proposed change to Rule 79, which allows cyclists to ride in the left-hand lane of a roundabout even if they are turning right.

Gareth Davies says: *“The new rule allowing cyclists to turn right from the left-hand lane of a roundabout would lead to them going against the flow of traffic, causing confusion and accidents. It would be safer if cyclists were instead encouraged to navigate roundabouts in the same way as cars, as most cyclists do currently. We also need to look at how we create safer paths for cyclists through roundabout junctions.”*

The Dutch-style roundabout in Cambridge, which uses a two-ring system to give cyclists and pedestrians right of way over vehicles at entrances and exits, is one innovative example of how new designs can help reduce accidents. In fact, since opening to road users in July, there have been no reported accidents or incidents on the roundabout, according to Cambridgeshire County Council.

ROAD SAFETY WEEK

For Road Safety Week, MORE TH>N is urging both drivers and cyclists to take the time to familiarise themselves with the Highway Code, but also to take extra caution when using the road in light of the increase in users.

Gareth Davies says: *“As drivers, it’s really important to take extra precautions now that there are more cyclists on the road. Indicate clearly and give yourself and cyclists plenty of space to manoeuvre so if anything unexpected occurs, there is more margin for error.”*

“For cyclists, please wear a helmet and bright or reflective clothing – it could save your life. It is also important to use cycle lanes where possible and be extra wary of the cars around you, giving them plenty of space for overtaking where it is safe to do so.”

Further information about the Highway Code can be viewed [here](#), and the government’s proposed changes can be viewed [here](#).



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About MORE TH>N

MORE TH>N is the direct financial services brand of RSA. Established in 2001, the company offers car, home, pet, business and travel insurance.

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