

FORMER PRESIDENT ALAN DOMVILLE CONTINUES HIS REMINISCENCES AS A MOTORING WRITER & LIFELONG GROUP FRIEND.....

The great fear of motoring journalists is becoming involved in an accident while test driving a shiny new and expensive model. Back in the 1960s and 1970s when there were few specialists writing about cars every manufacturer would turn a blind eye to any damage that occurred while a vehicle was being appraised.

Test days were quite amazing in those days; I recall attending my first British Leyland event at Silverstone and suddenly realising I was the only person driving round the track. It had got to 11.0am and the bar had opened.

Lunch was a sumptuous affair (I still have the menu autographed by all the "greats" of motoring journalism at that time). The game pate, Boston seafood chowder, roast wild duckling, raspberry flan and cheese could all be washed down with either Macon Blanc Villages 1972 or Le Perreon 1971 followed by brandy, port or liqueurs.

At a Jaguar event a car was overturned and while the press officers were disappointed no further action was taken against the driver but the cost of the damage was enormous. At similar events today not only is alcohol banned but one is breathalysed as part of the organisers' "duty of care." Before it was scrapped one had to show the paper part of the driving licence and anyone with nine points would never be allowed to drive; nowadays one has to give permission for them to access one's driving record on line. Before handing over the car keys many manufacturers also insist on us signing a disclaimer protecting them from any adverse eventuality.

A colleague was surprised to be told that if he borrowed a particular car the manufacturer would charge him whether damage had been caused by him or another, possibly unknown, party. Another writer reported that while he had a car on test it was damaged in a multi-storey car park while he wasn't there. The manufacturer didn't press charges, as it were, but a year later he discovered that a claim had been made, his name had gone on to a database and his own insurers were upping his annual premium by £130. These incidents led to me being asked to carry out a survey of all manufacturers to check on their current insurance arrangements, these not always being made available with the car. I was rather stunned to discover that several would apply excess charges up to £5,000 if a vehicle was returned damaged and in every case, if there was proven negligence by the driver, they would seek compensation. Negligence includes forgetting to remove the keys while the vehicle is unoccupied and not just careless or dangerous driving or driving a car on a track without permission.

Just the scuff of a wheel rim could be costly especially if a couple of previous scratches have been polished out. Test cars are always insured third party because the manufacturer would be handling any repair or scrappage themselves.

When I was in full time employment my employers paid for a special insurance policy that would come into play should it be needed. Such protection was far from universal and one hopes that the growing numbers of unprofessional bloggers who run tacky motoring websites are covered in some way.