

Christmas car park collisions – AA Insurance

Auckland, 16 December 2019 – Beware the shopping centre car park this holiday season, when dents, dings and scratches increase because of higher volumes of trolleys and traffic.

AA Insurance claims data shows that in the 12 months to 30 November nearly 11% of all car claims were accidents caused to parked cars. Around 16% of these happened over the Christmas period (Dec 2018 - Jan 2019) and at a cost of almost \$3.5 million.

“One third of Kiwis have had their car damaged by a dreaded run-away trolley, according to the 2019 AA Insurance Lifestyle Survey,” says Amelia Macandrew, Customer Relations Manager, AA Insurance, “usually while at the supermarket. Meanwhile over half of us have returned to our parked cars to find them damaged.”

Of those returning to a damaged car, 86% of Kiwis hadn’t received a note from the person who caused the damage. This is despite seven in 10 drivers saying they wouldn’t hesitate to leave their details should they accidentally damage another person’s parked car, even if no one saw them.

“The disconnect between what people say they’ll do and what they actually do when it comes to car park accidents has become a common theme in our annual lifestyle survey, especially when no one sees them causing the damage,” says Amelia. “The reality is that most people don’t leave a note, despite it being a legal requirement to give your details and registration number to the owner within 48-hours, or if you can’t find them, to report the accident to police within 60 hours.

“Aside from the legality, leaving your details is the right thing to do, and at this time of year we would hope people show some Christmas spirit and own up to their mistake. We know how frustrating it is for customers to find their car damaged, not to mention when the person responsible doesn’t leave their details,” she says.

“If we don’t know who did the damage, we can’t contact them or their insurer to manage the claim, which means the owner of the car must claim on their own insurance and pay an excess or pay for the damage themselves if it is minor.”

AA Insurance

If you do know who has damaged your car, then gather their details before making a claim with your insurer, says Amelia. Alternatively, someone may have done it for you. For example, one customer returned to her car after visiting her friend in hospital to discover the police waiting for her. They had been called because another driver had caused damage to several other cars in the parking lot, including over \$1,000 worth to the back bumper and driver's side door of her vehicle.

Despite the number of parked car accidents, almost all survey respondents thought they were careful and obeyed the road rules in car parks*, at least most of the time; 93% used road rules in car parks such as giving way to other cars and using indicators, 94% checked before opening car doors, and 95% carefully chose where to open doors.

One of the most common car park collisions involves two drivers reversing out of opposing car parks and driving into each other. In this instance, both drivers are generally deemed at fault, which means each needs to claim through their own insurer or pay for their own damage. Another common occurrence is when a reversing driver doesn't see another moving vehicle, like the driver who backed out of a car park and into the front passenger side door of our customer's car as he was driving through the parking lot, causing \$2,500 worth of damage.

"At this time of year, when shopping areas are busy and there are more cars, shoppers and young children about, take your time in the car park, be a courteous driver, check thoroughly before reversing out of a park and know where your blind spot is," says Amelia. "As they say, it's better to be safe than sorry."

Tips for avoiding Christmas car park collisions

- Drive according to the road rules. Indicate to let people know where you're headed, use your mirrors to see other drivers/pedestrians before reversing.
- Most drivers like to park as close as possible to their destination, so make a point of parking at the far end of the car park instead.
- Park away from where people are most likely to leave their trolleys, including trolley bays, pavements closest to the store's entrance, and traffic islands.
- Don't shop during peak hours when car parks are at a premium. Early morning, or later into the evening should be less congested.

- Shop local and park down side streets, or parallel park instead.
- Leave the car at home and take public transport instead, shop online, or get all your main shopping done early.

2019 AA Insurance Lifestyle Survey Stats

- 53% have had car damaged while parked
 - Of these drivers, 86% were not left a note by the person who had damaged their car
- 68% of drivers said they wouldn't hesitate to leave their details if they damaged another person's car
- 31% of drivers have had their car damaged by a trolley e.g. at the supermarket
- 93% of drivers use road rules in the car park, such as giving way to other cars and using indicators (18-29 92%, 45-59 93%, 60+ 97%)
- 94% check before opening car doors (18-29 91% vs 60+ 97%)
- 95% carefully choose where to open doors (18-29 91%, 45-59 98%, 60+ 98%)
- 94% agreed to the importance of having car insurance if you are driving (18-29 76% vs 60+ 89%)

*In 2019, AAi surveyed 1,019 respondents aged 18 years+ about driving. The maximum margin of error on the total sample of n=1,019 is plus or minus 3.1 percentage points at the 95% confidence level.

* According to the NZTA* a car park is still a place the public has access to, and you should apply road rules at all times such as keeping to the left, indicating and giving way. nzta.govt.nz



About AA Insurance

AA Insurance is an independently operated, New Zealand-based joint venture between the New Zealand Automobile Association (NZAA) and Vero Insurance New Zealand Limited (VINZL). Since 1994 we have demonstrated trusted expertise in home, contents and car insurance in New Zealand, and in 2018 introduced commercial small business insurance. We underwrite our own policies and sell direct to New Zealanders. Our more than 720 staff look after 410,000 customers with nearly 800,000 policies.

We proudly partner with Eden Park, support youth charity Blue Light, and have been consistently recognised by: Reader's Digest Most Trusted Brands (since 2011), IBM Kenexa Best Workplaces Survey (since 2008), Canstar Blue Most Satisfied Customers (2013-2018), and the Colmar Brunton Corporate Reputation Index (since 2015) that recognises New Zealand's most successful companies.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit aainsurance.co.nz.

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