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## Insurance cost of flouting mobile phone law

Choosing to go without a headset could cost you dear

by Jonathan Goddard published on 29 July 2007

Motorists are being warned that ignoring mobile phone laws could have an impact on their car insurance premiums.

As well as a fixed penalty notice, which includes a fine and points, motorists are legally bound to inform their insurance companies. Research conducted by Admiral shows that this bit of honesty could cost up to £100 a year in additional insurance costs.

"If you receive a motoring conviction, no matter what offence it is for, you must inform your car insurance company. This will often result in a higher renewal premium because evidence shows that people with motoring convictions are a higher insurance risk", said an Admiral spokesperson.

Studies show that 33% of motorist still use their mobile phones - an improvement on last year's figure of 37%. Strangely, around nine in 10 motorists approve of the tougher laws, meaning that many of those who still use their handsets favour harsher punishment on themselves if they are caught.

