



**PRESS RELEASE
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POTHOLE PERIL: Insurer reveals pothole-related claims have increased by 30% since 2016

- **13% of pothole-related claims take place in March, which is more than any other month**
- **Average value of a pothole-related claim increased by more than 55% in 2020, compared to 2016**
- **Average value of damage caused by pothole claims in 2020 was £2,700**
- **Admiral explains step-by-step how to claim for compensation to help motorists avoid costly repairs**

The latest investigation from [Admiral car insurance](#) reveals more pothole-related claims take place in March compared to any other month of the year, as the insurer warns drivers to pay extra attention on UK roads to avoid costly damage to their vehicles.

A pothole forms when water seeps into existing small cracks in the surface of the roads and then freezes and expands in the cold weather. The frozen water then evaporates during the warmer weather, causing gaps in the surface which get broken-down by-passing traffic¹.

Following the Beast from the East during 2018, Admiral saw a spike in pothole related claims. The recent freezing temperatures and icy weather is likely to result in more potholes on UK roads this year.

Analysing its own data from the last five years Admiral found that on average, **13% of pothole-related claims occur in March.**

Admiral's data also shows **the number of claims it has dealt with for damage to vehicles caused by potholes has increased by almost 30% since 2016.**

Despite lockdown restrictions in place throughout the UK for much of 2020, **the number of pothole-related claims increased by 20% last year compared to 2019**, showing the ongoing and increasing problems that potholes cause across major roads across Britain.

Pricey potholes

Admiral's investigation revealed that **the average cost of a pothole claim more than doubled (55%) in 2020, compared to just five years ago**, costing around **£2,700** last year but only £1,700 in 2016.

Driving over a deep pothole, even at a low speed, can cause damage to a vehicle's tyres, alloy wheels, steering alignment, wheel tracking and balancing and suspension. When the steering is severely damaged it can also make it difficult for the driver to control the vehicle, which could increase the risk of accidents.

As newer cars are fitted with more advanced technology, designed to help detect a problem with the vehicle, Admiral explains the costs to repair them become more expensive if damaged.

In England, the Government has developed a dedicated Pothole Action Fund to either fix or prevent potholes from forming. The funding is allocated by a formula, and shared by local authorities in England, outside of London². In February 2021, the Department for Transport



(DfT) allocated £500 million for 2021/2022 to councils across England for highways maintenance³.

Lorna Connelly, Head of Claims at Admiral, said: “Our data shows that potholes continue to cause problems for many motorists on UK roads, and the cost of repairs is increasing significantly as vehicles become more advanced. Not only can pothole-related damage be dangerous and costly, it can also be difficult to claim compensation from the authority responsible for the road.

“Unfortunately, if your car gets damaged on a British road from a pothole, unless you have comprehensive cover, you might not be able to claim on your insurance. To see if you can claim compensation for the damage, you’ll need to find out who’s responsible for maintaining the road where the incident took place and you’ll also need to collect as much information as possible. Remember to make a note of where and when it happened and take photographs of the pothole and damage caused to your vehicle as evidence. Once you’ve done this and know who’s responsible, you can follow their process to place a formal complaint.

“Despite the national lockdowns that have been in place, the number of pothole claims increased last year, compared to 2019. With that in mind, if you must make an essential journey, stay alert and keep a lookout for any potholes that might have formed in the road. They can quickly pop up, especially if the weather has been bad, which means they might not have been there the last time you took that route. When you see a pothole in the road ahead, slow down to reduce the amount of damage caused to your vehicle.”

How to claim compensation for pothole damage

Although there is no guarantee that motorists will be able to claim any money back if their car is damaged on a British road, Admiral has created a step-by-step guide explaining how to claim compensation for pothole damage:

- 1. Collect your evidence:** Make a note of the pothole’s location, the time and date you hit it and get a photo, if it’s safe to do so. Then take your car to a garage for the damage to be assessed and get the mechanic’s report in writing; you’ll need this when making your case. Remember, your case rests on the evidence you collect from the person you’re making a claim from so collect as much information as possible.
- 2. Who’s responsible?** The next step is to work out who maintains the road; different authorities are responsible for maintaining certain types of roads. For example local roads, B roads and some smaller A roads are maintained by the local councils in England, Wales and Scotland. If you believe the council is responsible, you’ll need to prove they’ve been negligent which is difficult. Asking for copies of highway maintenance schedules and reports of incidents (within 14 days of the accident) will help to demonstrate that either the highway hasn’t been properly maintained or that a reported pothole problem hasn’t been addressed. It’s important to have the evidence which shows if the council had acted, the incident wouldn’t have occurred.
- 3. Reporting it:** Now you know who’s in charge you’ll need to lodge a formal claim – see if the relevant body has a template you can fill in. Include as much information as possible, including the mechanic’s report and repair costs and any photos you’ve taken.
- 4. Got an offer?** Is the council’s offer acceptable, does it cover your costs? If not, go back to the council. You have a right to fair compensation if the council or Highways Agency has failed in its duty to keep the road in a fair state of repair. You also stand



a better chance of settlement if the pothole has already been reported and the council hasn't acted.

- 5. Offer rejected?** If you feel your claim has been unfairly rejected, you can seek legal advice or make a case through the courts. However, this could be a time-consuming process and is likely to be worthwhile only if the repair bill is considerable.
- 6. Claiming through insurance:** if you have [comprehensive cover](#) you can claim for pothole damage on your insurance however it's worth considering the cost of the damage as well as your excess payments and if the claim will affect your [No Claims Bonus](#).

ENDS

Notes to editor:

- <https://www.cyclinguk.org/article/how-are-potholes-formed>
- <https://www.gov.uk/government/publications/roads-funding-information-pack/roads-funding-information-pack#south-east>

2020/21 YEAR (correct from 21 Jan 2021)		
Area	Investment (pothole action fund)	Number of potholes it should fix (or stop from forming) (approx. numbers)
South East of England	£108 million	2 million
East Midlands	£72 million	1.3million
West Midlands	£74 million	1.4million
North West	£84million	1.5million
North East	£36million	650,000
Yorkshire and Humber	£72million	1.3million
East of England	£88million	1.6million
South West	£112million	2 million

- <https://www.gov.uk/government/news/funding-to-fix-equivalent-of-10-million-potholes-allocated-to-local-authorities>

Media Contacts:

Laura Jones - 02920 56 6220 laura.jones@brandcontent.co.uk
Rebekah Hewett – 02920 56 6220 rebekah.hewett@brandcontent.co.uk

About Admiral:

Admiral (a trading name of EUI Ltd and part of Admiral Group plc) is a UK based insurance company, founded in 1993 to specialise in car insurance. In 2005, it launched MultiCar, a product designed to help people with two or more cars get a better deal and in 2013, it launched its telematics product LittleBox which helps safe drivers receive discounts based on their driving style. Admiral also offers other insurance products including home insurance, travel insurance, pet insurance, van insurance, learner driver insurance and MultiCover, enabling customers to insure their cars and home on one policy. Admiral was also voted the UK's Best Car Insurance Provider at the 2018/19 Personal Finance Awards and the Admiral Group employs over 7,400 people in the UK and has over 5 million UK customers.