

REVEALED: The cost of learning to drive around the world

- UK is 5th most expensive country to pass your driving test –

- New investigation from Veygo by Admiral reveals cost of learning to drive round the world
- Malta is cheapest place to learn to drive and take a test
- Hong Kong most expensive place to learn costing over £3,000 – more twice the price of the UK.
- Some countries allow young drivers to start learning at 14 or 15
- Eye tests, medical certificates and green L plates await those who pass

A new investigation from learner driver insurance specialist [Veygo by Admiral](#) has revealed the cost of learning to drive is wildly different depending on where in the world you live, but Brits don't have it too bad.

With costs ranging from just over £300 in Malta to over £3,000 in Hong Kong it seems some young drivers' dreams of getting behind the wheel come at a significantly different price.

Looking at the cost of getting a provisional licence, driving lessons with an authorised instructor and the price of sitting your theory and practical tests, right through to converting it to a full licence, Veygo found startling differences.

Paying the price for expertise

The UK ranked fifth cheapest place for learner drivers to get a lesson with an expert, with the average cost of a lesson £24 – better value than in Singapore, New Zealand, Ireland, Australia, France, Germany, Sweden, USA and Hong Kong

Learner drivers in Malta got the best value, with the average cost of a driving lesson with a qualified instructor coming in at £13.

On the other end of the scale, at over four times more expensive than the UK, the most expensive cost per lesson faced learner drivers in Hong Kong with the average cost coming in at £97 a lesson.

Although some countries adopt the same approach as the UK and allow learner drivers to choose between professional lessons or to learn with a suitably qualified driver, places like Italy and Hong Kong only allow lessons with licenced instructors, making high prices unavoidable for those who want to get on the road.

Average cost for a single instructed driving lesson:

| Rank | Country | Average cost of a single lesson in £ |
|------|---------|--------------------------------------|
| 1 | Malta | 13 |

| | | |
|-----------|-------------|-------------------------------------------------|
| 2 | Barbados | 15 |
| 3 | Canada | 18 |
| 4 | Spain | 22 |
| 5 | UK | 24 |
| 6 | Singapore | 30 |
| 7 | New Zealand | 31 |
| 8 | Ireland | 35 |
| 9 | Australia | 35 |
| 10 | France | 40 |
| 11 | Germany | 44 |
| 12 | Sweden | 68 |
| 13 | USA | 86 |
| 14 | Hong Kong | 97 |
| 15 | Italy | N/A - only blocks of multiple lessons available |

Young drivers behind the wheel

Some countries including the USA (state dependent), Canada, Australia, New Zealand, Barbados, Ireland and Sweden all allow drivers to start the formal learning process and sit tests at the age of 16.

Our French neighbours allow young drivers to start at just 15, although like British teenagers they need to be 17 before they can legally take their test.

Other countries including Spain, Italy, Singapore, Malta and Hong Kong require drivers to be 18 before they can start learning, putting the UK firmly in the middle of the pack.

Driving around the World

Veygo's investigation revealed Hong Kong to be the most expensive place for drivers to learn overall, with a combination of the most expensive 'rate' per hour and a recommended 30 lessons before attempting a test.

What's more, there is a standard wait of six to nine months to sit the test in Hong Kong and hefty charges to re-sit, adding to the pressure for those keen to get the green light.

Germany was the most expensive place for learner drivers in Europe, and the second most expensive worldwide. Despite being £1,000 cheaper than Hong Kong, the average overall cost for learner drivers came in at £2,164 thanks to a recommended 40-50 lessons of tuition before learners are test ready, as well as a £364 price tag to sit the test.



The USA ranked the third most expensive place to learn to drive. And while rules vary by state, the USA had the second highest average charge for a single lesson at £86 meaning any young Americans dreaming of a Route 66 road trip will need a hefty budget to get there.

Meanwhile, at the other end of the scale a single lesson in Malta costs just £13 on average. Whilst they don't have a set number of recommended lessons required, an assumption of 20 lessons, a cheap cost for provisional license and a total test cost under £50 means Malta offers a much more modest price tag for learner drivers looking to get their license.

Learning to drive round the world - the costs revealed:

| Rank | Country | Cost of provisional licence | Average Cost: Single lesson in £ | No. of recommended lessons | Total cost of driving lessons in £ | Total cost of tests £ | Full license upgrade £ | Total cost of learning and getting licence |
|------|-------------|-----------------------------------------------|----------------------------------|----------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------|------------------------|--------------------------------------------|
| 1 | Hong Kong | £53 | £97 | 30 | £2,910 | £50 (theory and practical) | £87 | £3,100 |
| 2 | Germany | £35 | £44 | Recommended 40 - 50 hours | £1760-£2200 | £364 (theory and practical) | £4 | £2,164 |
| 3 | USA | £61 | £86 | Min 6, recommended 30 - varies by state | £516 - £2580 | NA - all included with learner permit | £36 | £1,647 |
| 4 | Sweden | £17 | £68 | - | £1,166 | £137 (theory and practical) | £21 | £1,325 |
| 5 | UK | £34 | £24 | 47 | £1,128 | £85-98 (theory and practical) | - | £1,247 |
| 6 | Australia | £93 | £35 | 25 | £882 | £45 (theory and practical) | £170 | £1,189 |
| 7 | France | £26 | £40 | 20 (required), many need 40 | £615-£1400 | Included in lesson costs (via driving school) - theory and practical | - | £1,008 |
| 8 | Singapore | £14 | £30 | Recommended 20-25 | £600 - £750 | £182 (theory and practical) | £28 | £823 |
| 9 | New Zealand | £24 | £31 | 20-40 | £620 - £1240 | £66 (theory and practical) | £24 | £734 |
| 10 | Spain | One single cost covers all via driving school | £22 | 20 | One single cost covers all via driving school | £79 (included with driving school costs) | - | £623 |
| 11 | Italy | One single cost covers all via driving school | NA | minimum 6 hours is mandatory with a qualified instructor | One single cost covers all via driving school | One single cost covers all via driving | - | £616 |

| | | | | | | | | |
|-----------|----------|-----|-----|-------------------------------|------|-----------------------------------------------------------|-----|------|
| | | | | | | school - theory and practical | | |
| 12 | Ireland | £31 | £35 | 12 hours of mandatory lessons | £420 | £114 (theory and practical) | £48 | £613 |
| 13 | Canada | £34 | £18 | 20 | £352 | £74 (theory and practical) | £9 | £469 |
| 14 | Barbados | £30 | £15 | - | £304 | £49 (theory and practical) | £19 | £403 |
| 15 | Malta | £20 | £13 | - | £260 | £47 (theory and practical - increases if test on weekend) | - | £328 |

Life after you get your licence

While passing your driving test is a mark of freedom in the UK and around the world, in some countries new drivers face strict rules and regulations even after they have a full licence.

In Spain for example, drivers **MUST** display a green L plate for the first year after passing their test.

And while Maltese drivers are faced with the lowest costs when learning to drive, they need to exercise extra caution once they've passed. In Malta, new drivers remain on a 'provisional' licence for a full three years after passing their test and need to keep it clean in order to progress to a full license.

Newly qualified drivers in Sweden need to have a mandatory eye test which will set them back the equivalent of £17, and German drivers need both an emergency medical aid certificate and an eye test.

Accidents around the world

EU data on young driver accidents¹ shows that Germany had the highest proportion of young drivers in all young person road fatalities in 2015. 74% of road fatalities involving young people occurred when the young driver was behind the wheel.

Young driver accidents in Europe

| Country | Number of young people fatalities in 2015 | % involving young driver |
|---------|-------------------------------------------|--------------------------|
| Germany | 473 | 74% |
| France | 619 | 71% |
| Italy | 379 | 69% |
| Sweden | 25 | 68% |
| UK | 309 | 67% |
| Spain | 144 | 58% |
| Malta | 4 | 25% |

Jean-Baptiste Limare, head of Veygo by Admiral said: “Learning to drive can be an expensive business but UK learners are relatively lucky in that they can choose to learn with a parent or friend if they have the required experience which can help to reduce the costs, even if those lessons are mixed with official tuition from a registered driving instructor.

“Combining lessons with an official instructor has other benefits too, 90% of our own customers say that additional private practice helped them pass their driving test.”

“Costs vary vastly across the globe and despite being the 5th most expensive place to learn, the UK is still less than half the cost of Hong Kong. UK learners are also fortunate in their ability to schedule additional tests if things don’t go so well first time, without long waiting times. Test centre rates are publicly available so choosing a centre with a better pass rate may also help young drivers pass first time.”

Regardless of where in the world you learn to drive, here are Admiral’s top tips for young drivers:

1. **Know the theory** – read, understand and learn the rules of the road based on the highway code or equivalent
2. **Ask your friends**, family and other drivers to test you on your knowledge
3. **Start revising** and practicing your theory knowledge in plenty of time for the test - depending where in the world you live a re-test could involve a long wait as well as an additional BIG expense
4. If you can legally **mix instructor led tuition with support from an authorised adult** - for example a parent – this could help reduce your tuition costs
5. If the rules of the road mean all your lessons are with an official driving school, **plan and prepare for each one** – ensure you are on time, ready, and alert; pick a time of day for your lessons where you can



- guarantee attendance and make notes afterwards on advice given that you can read through before the next session
6. Stay calm, avoid distractions and don't panic!

Ends

Notes to editors:

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https://ec.europa.eu/transport/road_safety/sites/roadsafety/files/pdf/statistics/dacota/bfs2017_young_people.pdf

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About Veygo by Admiral

Veygo by Admiral launched in 2017 to provide insurance options for 'drivers with no cars'. Whether they are learning to drive, or have passed their test but don't own a car.

It offers flexible insurance that provides comprehensive cover to the person borrowing the car. This means the car owner's insurance policy and No Claims Bonus are unaffected if the person borrowing the car has an accident.

Veygo Learner Driver insurance allows provisional licence holders to get valuable on-road experience. To be added to a friend or family member's policy as a learner driver can be costly and could affect their No Claims Bonus if there is an accident – this cover protects them from that and keeps prices down.

Learners can choose to be covered by the hour, day, week or month and get an indicative quote in under 2 minutes. The cover will only be valid if they are accompanied by a full UK driving licence holder and will end once they have passed your test. Cover can be provided from 2 hours to 90 days, so learners only pay for what they need.

Part of the Admiral Group; its comprehensive insurance is underwritten by 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. Admiral offers insurance products



such as home insurance, travel insurance, pet insurance, van insurance and learner driver insurance. Admiral was also voted the UK's Best Car Insurance Provider at the 2017/18 Personal Finance Awards and the Admiral Group employs over 6,200 people in the UK and has over 4 million UK customers.