KEY STAGE 4/5

Lesson one

Road ready: Rules, risks and responsibilities



Context

This is the first of two lessons developed by MIB (Motor Insurers' Bureau) for Key Stage 4 or 5 students. This lesson focuses on how to be a responsible user of the roads, and the importance of buying motor insurance. It is intended for use in a comprehensive PSHE programme, and could be taught as part of a unit on personal safety, economic wellbeing or digital literacy.

Learning objective

We are learning:

- About responsibilities that young people have when using the roads, and the importance of motor insurance.

Learning outcomes

By the end of the lesson students will be able to:

- Identify responsibilities that drivers, riders and other road users have
- Assess causes and consequences of incidents on the roads
- Explain why it is important for all drivers to have motor insurance.

Resources required:

- Box or envelope for questions
- Resource 1: Key considerations (one per pair)
- Resource 1a: Teacher notes (teacher copy)
- Resource 2: Scenarios (one set per class)

Lesson summary

Activity	Description	Timing (60 mins total)
1. Introduction	Reinforce ground rules and introduce learning objectives and outcomes.	5 minutes
2. Baseline assessment	Students mind map what it means to be a 'responsible road user'.	5 minutes
3. Key considerations	Students identify the benefits, costs and responsibilities involved in different forms of transportation.	15 minutes
4. What might cause an incident?	Groups explore the causes of different incidents on the roads.	15 minutes
5. What might the consequences be?	Students assess social, physical, financial and legal consequences of driving incidents, before considering additional consequences of driving without insurance.	10 minutes
6. Endpoint assessment	Students return to the baseline assessment and add to their mind maps in a different colour.	5 minutes
7. Signpost support	Remind students how to access further advice, guidance and support related to using the roads and car insurance.	5 minutes

Climate for learning

Make sure you have read the accompanying teacher guidance notes before teaching this lesson for relevant subject knowledge and guidance on establishing a safe learning environment.

Baseline assessment

Introduction

5 min

Negotiate or revisit ground rules for the lesson and remind students of the question box. Introduce the learning objective and outcomes, and explain that today's lesson will explore responsibilities that young people have when using the roads, as well as the importance of motor insurance.

Baseline assessment activity

5 min

Working on their own, ask students to mind map around the phrase 'responsible road user'. Ask them to consider what this means, who it applies to, why it is important and what it might look like in practice. Ensure that the language you use is neutral and non-biased, and do not give any hints or tips, even if students ask questions.

Circulate while students complete the activity and, if time allows, briefly take feedback. This will help you to gauge students' ideas and beliefs and consider any implications for the lesson.

Core activities

Key considerations

15 min

Using slide 4, ask pairs to read the short scenarios in the middle of 'Resource 1: Key considerations' and answer the questions, noting their ideas in the grid. Take feedback, using 'Resource 1a: Teacher notes' to support discussions.

Support

Ask students to focus on the 'car/van' category only when responding to each question.

Challenge

Ask students to consider what the pros and cons of intensive driving courses, that often last just a week, might be.

What might cause an incident on the roads?

10 min

In small groups, give students one of the scenarios from 'Resource 2: Scenarios', which each focus on a different character from the previous activity. Using slide 5, ask students to discuss what the causes of the incident might have been. Then, using slides 6-10, ask each group to feedback on their scenario, before sharing key learning on slide 11.

Using slide 12, highlight that young drivers are involved in a higher percentage of accidents as they have less experience on the road. Their ability to spot hazards is less than drivers with more experience and they may be more likely to engage in risk-taking behaviour, such as speeding and overtaking in dangerous situations. Young drivers also tend to have more passengers per trip than other age groups, so accidents have an impact on a greater number of people. Therefore, it is important that young people are aware of these additional risks and take steps to mitigate against this, as well as ensuring they are insured in the event of a collision.

Challenge

Ask students to consider how they might tackle the causes of dangerous driving/riding/cycling. How could drivers be encouraged to avoid engaging in risky behaviours? What, if any, responsibilities do passengers have?

What might the consequences be?



Next, in their groups, ask students to discuss what the consequences of their incident might be. They should categorise these under social, physical, financial and legal consequences. Take feedback, using slides 14-15 to check students' answers.

Then, share the end of Jess' scenario on slide 16, explaining that Jess does not have motor insurance. Explain that motor insurance is a type of financial protection designed to cover the costs associated with using a vehicle – in exchange for a regular payment, the insurer agrees to cover certain costs if specified events occur, for example a road accident. It is a legal requirement for anyone driving a vehicle on public roads to have at least a minimum level of motor insurance.

Ask them to discuss what the additional consequences of an incident on the roads might be, if an uninsured driver like Jess is involved.

Take feedback and, using slide 17, highlight that driving uninsured brings additional risks, which include police giving a fixed penalty of £300 and six penalty points (currently, if new drivers get six points in the first two years of driving, their licence can be revoked – this means they lose their full licence, return to learner-driver status and must retake both their theory and practical driving tests before they can drive independently again). If the case goes to court, it might result in an unlimited fine and disqualification from driving. The police will usually seize the vehicle at the roadside regardless of the case being taken to court and a seized car may be crushed.

Finally, emphasise that after investing so much time and money into learning to drive, driving without insurance is an unnecessary risk that could throw all this hard work and money away.

Challenge

Ask students to discuss what someone might do to ensure that they always have valid motor insurance. *For example, setting up reminders for when insurance is up for renewal, checking coverage if required to drive for work*.

Plenary/Assessment for and of learning

Endpoint assessment

5 min

Return to the mind map from the start of the lesson. Using a different colour pen, ask students to reflect on any ideas they might change from the beginning of the lesson to now, and to add any new ideas they have learnt about driving responsibly. They should consider:

- What responsibilities do drivers, riders and road users have?
- What are some causes and consequences of incidents on the roads?
- Why should all drivers have motor insurance?

This is an opportunity for you to gather evidence of the learning that has taken place and to inform your planning for subsequent learning.

Signposting support

5 min

It is important to ensure that students know where they can seek help and further advice both now and in the future if they are concerned about driving or motor insurance. Students wishing to seek further guidance can:

- Speak to a tutor, head of year or other trusted member of staff in the school
- Speak to a trusted adult outside of school such as parents, carers and other non-school trusted adults
- Contact Childline **www.childline.org.uk** 0800 1111 – for help and advice about a wide range of issues
- Contact MIB **www.mib.org.uk** – to check the validity of insurance providers
- Check a car is insured at **enquiry.navigate.mib.org.uk/checkyourvehicle**
- Contact Cheatline **insurancefraudbureau.org/cheatline** or call the phone service (powered by Crimestoppers) on 0800 422 0421.

Highlight that if someone has a disability or special educational need, they can find further information about learning to drive and support from Driving Mobility (**www.drivingmobility.org.uk**).

Extension activity

How can we reduce risk?

Ask students to act as policymakers and design one change to improve road safety for young people. They should:

- Identify a key issue (eg uninsured driving, distractions)
- Propose a solution
- Explain how it would reduce harm

Students could present their proposals in a future lesson.

How are road risks portrayed?

Ask students to analyse how road safety or driving behaviour is shown in films or on TV. They should consider whether these portrayals are realistic or misleading and evaluate their impact on young people's attitudes towards road safety.