Road ready:

Teacher guidance



Context

This guidance has been written to accompany MIB's set of four lessons for key stage 2 to 5, focusing on road safety, responsible driving and motor insurance. The lessons aim to ensure pupils recognise their responsibilities as road users, know what actions they can take to ensure they drive responsibly and understand how to recognise fraud and scams related to buying motor insurance. Teachers should read and consider this guidance first, before delivering the lessons.

Preparing to teach

These lessons are intended for use in a comprehensive PSHE programme and are designed to be taught as part of wider learning on personal safety, economic wellbeing or digital literacy. Teaching should equip young people with the knowledge they need to make choices regarding road use, responsible driving and vehicle ownership, and purchasing insurance. They should also learn where to get help and support related to insurance, accidents and making insurance claims, both now and in the future.

Who is MIB?

MIB (Motor Insurers' Bureau) is a not-for-profit organisation. Its mission is to reduce uninsured driving, compensate victims of uninsured and untraced drivers, and manage insurance data securely for the industry. MIB helps people involved in road accidents where the normal routes to compensation might not exist or be difficult to trace. It considers claims for vehicle and property damage as well as injury where compensation cannot be claimed from another source such as an insurance company. Additionally, MIB is at the heart of the fight against uninsured driving. This is a problem that seriously affects the lives of those involved in road accidents and costs the UK economy millions of pounds every year.

Why is learning about road safety, responsible driving and motor insurance important?

Road safety education begins at an early age, supporting children to recognise hazards and make safer choices as pedestrians. This should develop over time as young people gain greater independence and responsibility as road users. Learning about different modes of transport, personal responsibilities, motor insurance and related risks at secondary school further supports pupils to make informed, safe choices as they approach the legal age to use e-bikes, mopeds, cars and vans. It is also important that older pupils are aware of issues such as insurance fraud and scams, which can have serious legal and financial implications. Developing this knowledge helps young people to recognise and manage risk, understand the impact of their decisions on others and contribute to safer, more responsible road use.

Uninsured driving increases the risk of harm on the roads and places a financial burden on others, as compensation for victims is often met by MIB and funded through the premiums of law-abiding motorists. Uninsured vehicles are more likely to be involved in collisions and linked to other criminal activity. With young people new to driving, they are at greater risk of being exploited by fraudsters or making ill-informed decisions about their insurance. These lessons intend to equip young people with knowledge and understanding about driver responsibility and car insurance, as well as transferrable skills relevant to a wide range of real-life situations, including risk assessment, decision making, digital literacy and critical thinking. This is particularly important given the rise in issues such as ghost broking and misleading online adverts targeting younger drivers.

Creating a safe learning environment

A safe learning environment helps pupils feel comfortable with sharing their ideas without attracting negative feedback and avoids possible distress and disclosures in a public setting. It also helps teachers to manage discussions on sensitive issues confidently. It is good practice for teachers to:

- Work with pupils to establish ground rules about how they will behave in PSHE lessons, such as:
    - Everyone has the right to be heard and respected
    - We will use language that won't offend or upset other people
    - We will use the correct terms, and if we don't know them, we'll ask the teacher
    - We will comment on what was said, not the person who said it
    - We won't share our own, or anyone else's, personal experiences
    - We won't put anyone on the spot and we have a right to pass
    - We won't judge or make assumptions about anyone.
- Make boxes available in which pupils can place anonymous questions or concerns, to avoid having to voice them in front of the class
- Provide balanced information and differing views to help pupils clarify their own opinions
- Be sensitive to the needs and experiences of individuals – some pupils may have direct experience of some of the issues
- Distance the learning from pupils to discourage personal disclosures in the classroom and to keep the learning environment safe
- Offer opportunities for pupils to discuss issues in small groups as well as sharing views with the class
- Always work within the school's policies on safeguarding and confidentiality
- Link PSHE education into the whole school approach to supporting pupil welfare
- Make pupils aware of sources of support, both inside and outside the school.

Further guidance on creating a safe learning environment is available from the PSHE Association.

Developing understanding

Notes on terminology

When discussing PSHE-related issues, it is essential to be clear about the precise and accurate use of language in order to avoid misconceptions. Set out below are subject specific terms and definitions, some of which are used in the lesson plans.

Insurance	An agreement in which a person pays a company money and the company then pays the costs if the person has an accident, injury etc.
Insurance premium	An amount paid (usually monthly or annually) for a contract of insurance.
Fraud	Deliberate wrongful or criminal deception intended to result in financial or personal gain.
Scam	An illegal plan for making money, especially one that involves tricking people into giving money, information or access.
Ghost broking	The name given to a tactic used by fraudsters who sell fake or invalid car insurance by a number of different methods.
Fronting	Naming a more experienced or older driver as the main user of a car that's actually mainly driven by a young person, to reduce insurance costs – this is a form of insurance fraud and can invalidate a policy.

Electric bikes and electronic scooters

Electric bikes (e-bikes) and electric scooters (e-scooters) are increasingly common forms of transport. It is important that pupils understand the difference between privately owned vehicles and those available through official rental schemes.

E-bikes

A person can ride an e-bike if they are 14 or over, as long as the bike meets the requirements for an electrically assisted pedal cycle (EAPC). This means it must have pedals that can be used to propel it, a motor with a maximum continuous rated power output of no more than 250 watts, and the electrical assistance must stop when the bike reaches 15.5 mph. EAPCs do not need to be registered, taxed or insured.

E-scooters

Privately owned e-scooters are currently illegal to use on public roads, pavements and other public spaces. The only e-scooters that can currently be used in public areas are those rented through official government-backed e-scooter trials in specific locations. Users of these rental schemes must have a full or provisional UK driving licence (or an eligible licence from another country), and the rental operator provides third-party motor insurance as part of the scheme. This insurance is one of the reasons government-backed trial schemes are different from using a privately owned e-scooter, where the rider would not have this insurance cover.

Examples of rental operators involved in government-backed trials include schemes run by companies such as Voi, Lime and Dott. Before teaching this lesson, you may wish to research the current e-bike and e-scooter rental schemes operating in your local area so you can share relevant examples that pupils may recognise.

Signposting support

Information for teachers

Teachers wishing to seek further guidance on the issues of road safety, driving responsibly and motor insurance should visit:

www.mib.org.uk – for information about and advice from MIB

www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency – for information from the DVLA

www.insurancefraudbureau.org/insurance-fraud/ghost-brokers – for additional information about ghost broking

Support for KS3-5 students

Ensure pupils know where they can seek help and further advice, both now and in the future, if they require information about or are concerned about driving or motor insurance:

www.mib.org.uk – for information about and advice from MIB

www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency – for information from the DVLA

www.insurancefraudbureau.org/insurance-fraud/ghost-brokers – for additional information about ghost broking

www.gov.uk/apply-first-provisional-driving-licence – for information about the provisional driving licence

www.gov.uk/pass-plus – for information about an additional driving course

enquiry.navigate.mib.org.uk/checkyourvehicle – to check a car is insured

https://crimestoppers-uk.org 0800 555 111 – to report a fraudulent crime

www.insurancefraudbureau.org – to find out more about spotting the signs of a fraudulent insurance policy

www.theaa.com/breakdown-cover/advice/car-maintenance-tips – for car maintenance advice

Links to the PSHE Association's Programme of Study and DfE's statutory guidance on Relationships, Sex and Health education

Programme of Study	DfE statutory guidance
Key Stage 2 **Personal safety and first aid** 10. How to predict, assess and manage risk in different situations. 11. Strategies for keeping safe in familiar and unfamiliar places or when travelling with, or without, an adult (eg rail, water, road, cycle and firework safety).	**Personal safety** 1. About hazards (including fire risks) that may cause harm, injury or risk and ways to reduce risks. 2. How to recognise risk and keep safe around roads, railways, including level crossings, and water, including the water safety code.
Key Stage 3 **Personal safety, risk and influence** 1. How to take care of personal belongings and use mobile phones safely when out and about. 2. Skills to predict, assess and manage risk in the context of increasing independence, eg around roads, railways, level crossings and water (including the water safety code); how to manage personal safety in public spaces and when socialising with friends, family, the wider community or people they don't know. 3. How risk-taking behaviour is influenced by peers, including through social media, and the need for peer approval; strategies to manage peer influence in offline and online contexts.	**Being safe** 4. How to increase their personal safety in public spaces, including when socialising with friends, family, the wider community or strangers. Pupils should learn ways of seeking help when needed and how to report harmful behaviour. Pupils should understand that there are strategies they can use to increase their safety, and that this does not mean they will be blamed if they are victims of harmful behaviour. Pupils might reflect on the importance of trusting their instincts when something doesn't feel right and should understand that in some situations a person might appear trustworthy but have harmful intentions. **Wellbeing online** 5. How advertising and information is targeted at them and how to be a discerning consumer of information online, understanding the prevalence of misinformation and disinformation online, including conspiracy theories.
Key Stage 4 **Personal safety, risk and influence** 10. Ways to identify risk and manage personal safety in new environments, social settings and workplaces, eg taking trips, going to festivals or travelling abroad without an adult. 12. To evaluate ways in which their behaviours may influence their peers both positively and negatively; the role peers can play in supporting one another to resist pressure, to challenge harmful social norms, and to minimise risk or harm, especially on social media. **Economic wellbeing** 10. The opportunities, risks and challenges involved in different financial decisions, including investments, pensions, contracts, loans and insurance.	**Personal safety** 1. How to identify risk and manage personal safety in increasingly independent situations, including around roads, railways – including level crossings – and water (including the water safety code), and in unfamiliar social or work settings (for example the first time a young person goes on holiday without their parents). 2. How to recognise and manage peer influence in relation to risk-taking behaviour and personal safety, including peer influence online and on social media.

Programme of Study	DfE statutory guidance
Key Stage 5 **Managing risk and personal safety** 3. To travel safely around the UK and abroad; about the law, rights and responsibilities when travelling abroad, including passport, visa and insurance requirements. 7. To manage personal safety in relation to travel, such as cycle safety, young driver safety, passenger safety, using licensed taxis and getting home safely. **Drug education** 3. Assess how alcohol and drug use can affect decision making, consent and personal safety, including sexual consent, safe travel, drink spiking and the importance of looking out for friends. **Online life and harms** 11. How engaging with online content, including on social media, can expand, limit or distort perspectives (eg through algorithms, the promotion of mis- and disinformation, propaganda and conspiracy theories, and the use of AI and deepfakes); to recognise how content they create, share or engage with may contribute to or challenge these perspectives. **Economic wellbeing** 8. To evaluate the risks in different financial ventures, including illegal schemes and other high-risk online financial activity, eg illegal money transfers, cryptocurrencies, scams and gambling.	

Links to the curriculum in Wales

The lessons support learning in the Health and Wellbeing area of the **Curriculum for Wales**.

For example:

- **Developing physical health and wellbeing has lifelong benefits**
  - Progression step 3: I can describe the behaviours, conditions and situations that affect my physical health and wellbeing, and I know how to respond to and/or manage these in order to actively reduce the risk of harm to myself.
- **Our decision making impacts on the quality of our lives and the lives of others**

Progression step 3:

- I can identify and assess risks, and I can take steps to reduce them
- I can recognise that some decisions I make will have a long-term impact on my life and the lives of others
- I can understand that decisions can be made individually and collectively, and that they can be influenced by a range of factors.

- **How we engage with social influences shapes who we are and affects our health and wellbeing**
  - Progression step 3: I have an understanding of the rules, norms and behaviours of different groups and situations, and I recognise that these have an influence on me.

Links to the curriculum in Scotland

In Scotland, '**Health and Wellbeing** education' is one of the eight curriculum areas outlined in the **'Curriculum for Excellence**'. The lessons support learning in the following area:

Mental, emotional, social and physical wellbeing

- I am learning to assess and manage risk, to protect myself and others, and to reduce the potential for harm when possible
- I know and can demonstrate how to keep myself and others safe and how to respond in a range of emergency situations
- I know and can demonstrate how to travel safely.

Links to the curriculum in Northern Ireland

The curriculum in Northern Ireland provides a range of opportunities for schools to highlight road safety.

At Key Stage 1-2, road safety is addressed mainly within **Personal Development and Mutual Understanding** and is also highlighted within **The World Around Us**. For example:

- Concept 5: Safety (KS2)

We are learning to become aware of appropriate road use; how to apply the Green Cross Code; how being visible reduces road collisions; passenger skills, including boarding and disembarking from cars and home; how to use school transport safely; how bicycles are best maintained and ridden.

At Key Stage 3-4, road safety is referred to in the Personal Development element of **Learning for Life and Work**. For example:

- Personal health (**KS3**): Develop preventative strategies in relation to accidents in the home, school and on the road
- Personal safety and wellbeing (**KS4**): The causes and consequences of risk-taking behaviour; Assessing and managing risk in the following contexts: ...dangerous driving (vehicle theft or being a passenger in a stolen vehicle, or driving under the influence of alcohol or drugs)

Frequently Asked Questions

What does MIB do?

MIB compensates over 25,000 victims of uninsured and hit-and-run drivers each year. In order to provide compensation, MIB is funded by all UK motor insurers (costing over £500 million annually), meaning the more uninsured drivers on the road, the more it costs everyone else. Thanks to MIB's work with police and insurers, uninsured driving has reduced significantly over time, making it harder for offenders to go undetected. On average, an uninsured vehicle is seized approximately every 4-5 minutes in the UK. In recent years, around 120,000 uninsured vehicles have been seized annually, with many being destroyed.

Who are the Insurance Fraud Bureau?

The Insurance Fraud Bureau (IFB), which is part of MIB, is a not-for-profit organisation that works with the police to bring insurance fraudsters to justice.

The IFB's **Cheatline**, powered by CrimeStoppers, is available for any member of the public who wants to report insurance fraud confidentially.

What insurance do drivers need?

All motorists in the UK are legally required to drive with third-party insurance. This is to ensure that road traffic victims can receive compensation for personal injury and property damage loss.

For motor insurance to be valid, the insured vehicle must be driven in accordance with the terms and conditions set by the insurer. Notably, it's important to choose the right class-of-use when taking out motor insurance. The most common classes are:

- **Social, Domestic & Pleasure (SDP)** for everyday social driving, like visiting friends and family, or going to the shops.
- **Social, Domestic, Pleasure & Commuting (SDP+C)** for the above, plus being covered to travel from home to and from a fixed work address.
- **Personal business use (SDPC + Business Use**) which includes everything in the first two categories, in addition to cover for commercial use. The insurer must know exactly how the vehicle will be used for commercial reasons, as there are a range of different types of business-use classes.
- **Food and parcel delivery** requires 'Hire & Reward' insurance similar to that needed by taxis and private hire vehicles.

What if someone does not have a full driving licence?

In the UK, anyone driving on public roads must have the correct licence and insurance. A person with no licence is breaking the law. Someone with only a provisional licence can only drive if they meet strict legal conditions, including being supervised by a qualified driver, displaying L plates and being properly insured.

If these rules are not followed, the driver is committing an offence and is likely to be uninsured. Driving without insurance is illegal and means there may be no financial protection if there is a crash or someone is injured.

There are also important safety risks. Drivers without a full licence may not yet have the skills, experience or judgement needed to drive safely. This can increase the likelihood of collisions, risky decision making, speeding, distraction or panic in difficult situations.

Young people should understand that getting into a vehicle with an unlicensed or uninsured driver puts everyone in the car at risk, both physically and legally.

What should someone do if they are involved in a collision on the roads?

If someone is involved in a road traffic collision with any road user (including pedestrians and some animals), it is a legal requirement to stop the vehicle and swap motor insurance details – even if it is a minor incident.

If anyone has been injured, it is also a legal requirement to notify the police.

Failure to do this, in combination with the severity of the incident, can result in:

- Five to 10 penalty points on a driving licence
- A fine of up to £5,000
- Possible disqualification from driving and, in more serious cases, imprisonment.

What is the law regarding e-scooters?

Only local authority rental e-scooters are legal and users must be over 16 years old. These e-scooters come readily insured for third-party risk.

- Personally owned e-scooters are illegal to use on public roads and public spaces.
- This means if someone has purchased an e-scooter, the only place they can lawfully use it is on their own private land, which for most people will be their back garden.
- People who use a privately owned e-scooter on a public road or public space face the same consequences as any other uninsured driver, which includes having it seized, a potential fine of £300 and points on their licence.

If someone under the age of 18 causes a road traffic collision on a private e-scooter, their parent/s or legal guardian/s may be liable for covering the costs if a victim suffers a loss due to injury or property damage.

What is the law regarding e-bikes?

In the UK, most e-bikes are classed as Electrically Assisted Pedal Cycles (EAPCs). This means they can be used on public roads and cycle paths without a licence, registration, tax or insurance, as long as they meet legal requirements. These include having pedals that must be used to propel the bike, a maximum motor power of 250 watts, and electrical assistance that cuts off at 15.5 mph (25 km/h). Riders must be at least 14 years old.

If an e-bike does not meet these requirements (for example, it can be powered without pedalling or exceeds the speed or power limits), it is likely to be classed as a motor vehicle. This means it would require insurance, a driving licence, registration and a helmet. Using a non-compliant e-bike without these can result in penalties similar to driving without insurance, including fines, penalty points and the bike being seized.

What is ‘fronting’?

Fronting is when someone tells an insurer that they are the main driver of a vehicle, when it is in fact someone else. They usually do this so the other person, who is often younger and a less experienced driver, can save money. It is illegal and carries serious consequences.

Because insurance policies are priced based on the risk of the individual, the insurer must know who the main driver is so the policy can remain valid.

If discovered, the policy may be invalid, and the driver may face the same consequences as driving without insurance, as well as difficulty obtaining insurance in the future.

If someone has insurance, can they drive any car?

Having fully comprehensive motor insurance does not mean that someone can drive any other vehicle. Many people assume they are insured to drive a friend or relative's car due to this misconception and then face serious consequences from the police. Always ask the insurer if someone else is covered to drive the vehicle, before letting them take to the wheel.

What are the consequences of uninsured driving?

- The uninsured vehicle can be seized (and potentially crushed)
- £300 fixed penalty notice
- Six license points
- A court referral, where the individual can receive an unlimited fine and/or a driving ban
- A driving conviction can impact job prospects.

Anyone who causes a collision while driving uninsured can face legal action from MIB or the victim/s and can be pursued through the courts to cover the costs of any losses.

What is 'ghost broking'?

Ghost broking is a scam which is on the rise, which leaves countless young drivers out of pocket and facing serious consequences for driving without valid insurance.

A ghost broker is a term used to describe a fake insurance broker. Typically, they operate by advertising motor insurance deals on social media, which have either been photoshopped or created using stolen personal information.

If someone drives on a ghost broking policy, they will likely be stopped by the police for driving without valid insurance.

More information about ghost broking scams is available **here**.