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MONEY

# Why driving with your dog in the car could land you a £5,000 fine

Driving with your pet could cost you - here are the rules and when it could invalidate your insurance

By **Emma Munbodh** Deputy Money Editor

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**By letting pets ride with their heads out of the window, millions of drivers are unwittingly breaking the law** (Image: Westend61)

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Families heading out on staycations and day trips this summer are being reminded to keep an eye on their pets to avoid a hefty fine on the road.

As the school holidays kick off, parents should be aware that travelling with their dog in the passenger seat could risk a £5,000 bill.

It means a quick trip to the park or even further by car could end up leaving you thousands out of pocket. And that's just the start of it.

The warning comes as comparison website MoneySuperMarket uncovers that almost a quarter of drivers let a pet sit unrestrained in their car – leaving them unprotected in the event of a claim.



At worst, you could end up without a licence as well as a car - with no insurance to back you up, either.

While the law says driving with your pet in the back is perfectly acceptable, failing to buckle them in could cost you.

That's up to £5,000 for 'careless driving' as well as the risk of an accident on the road.

To make matters worse, if you do have an accident, you'll have broken the rules, making it harder to prove it wasn't your pet's fault. In short, there's a huge chance your insurer will refuse to pay out.

Rachel Wait, at MoneySuperMarket, commented: "While driving with your pet in your car – whether in the boot or on a seat – might seem like a harmless way of getting from A to B, the truth is you can risk invalidating your car insurance.

"If you're in a prang with an unrestrained pet in your car, insurers may use it against you – regardless of whether it was as a direct result of the animal itself – so it's worth being on the safe side and making sure 'man's best friend' is properly restrained.

"Always read your policy in full to make sure you have the correct level of cover for your needs. If not, shop around to see if you are getting the best deal – you could save up to £245 per year simply by switching provider, and it doesn't take long to do."

## What the law says



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## Driving with or without speed with a loose pet in the car could prove extremely dangerous

According to guidelines, unrestrained pets could cause accidents, near misses or emergency stops.

As a result, parents are advised to keep an eye on them as thousands head out on driving holidays for the warm weather.

Comparison website Confused.com said more than half of pet-owning drivers don't realise letting their pet loose in the car could also invalidate their insurance.

It found one in 10 drivers have had an accident while travelling in their car with a pet, while others know someone that has.

## Pets most likely to be in the car



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and another received a fine for letting their pooch climb to the front.

It's not just dogs, either, with unpredictable cats being equally dangerous. One driver said their cat settled in the footwell beside the pedals after escaping from its box.

According to rule 57 of the Highway Code, "When in a vehicle make sure dogs or other animals are suitably restrained so they cannot distract you while you are driving or injure you, or themselves, if you stop quickly.

"A seat belt harness, pet carrier, dog cage or dog guard are ways of restraining animals in cars."

LOADING

**The Highway Code states drivers need to ensure "dogs or other animals are suitably restrained so that they cannot distract you while you are driving or injure you, or themselves, if you stop too quickly".** (Image: Moment RF)



carries a maximum fine of £5,000 and nine penalty points depending on the severity of it.



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The law recommends a seat belt harness, pet carrier, dog cage or guard as ways of restraining your pet while driving.

You can pick up [a pet seat belt \(that clips on to their collar like a lead, then into a seatbelt socket\) for £3.96](#) or [a car harness for less than £10](#).

If you'd rather let them roam free in the boot, [pet-barrier safety nets can be found for less than £5](#).

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**mirrorman555**

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**JaneyBrown**

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I have never ever let my dogs run free in the car. They have a harness on when I walk them and it also doubles up as a car restraint. You put the seat belt through the handle part. Not only is it dangerous not to harness them in, I would never ever want to put my dogs life at risk by not doing it. They can also fly and kill the driver by flying into the back of their head. All three of mine sit in the back with a seat belt each. People who don't do this should not be allowed to have a dog. Totally irresponsible not to.





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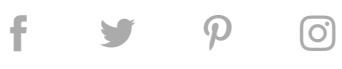
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