

Media Release

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Understand
Insurance

Playing Pokémon Go could put a stop to your motor vehicle insurance claim

Passionate Pokémon Go players are being warned their insurance cover could be compromised if they cause an accident while using their vehicles to chase down the fictional monsters.

In recent weeks, reports have emerged of fans of the app phenomenon crashing their vehicles after paying more attention to their phone than the road.

Understand Insurance spokesman Campbell Fuller says breaking the law may result in insurers fully or partially denying claims.

“The appeal of marauding across the metropolis hunting down mythical manga monsters may not be clear to everyone, but the road rules most certainly should be,” he says.

“Handling a phone or other mobile device, such as a tablet or smart watch, while driving is dangerous and against the law in every state and territory.

“Comprehensive and third-party property motor insurance policies require policyholders to take reasonable steps to ensure the safety of themselves and their vehicles. That includes obeying the law.

“If an accident was caused by a driver who was handling their phone, it may result in an insurance claim being denied, and the driver left to cover the repair costs themselves.”

A recent survey by Quantum Market Research for www.understandinsurance.com.au found only 31 per cent of drivers under 30 had comprehensive vehicle insurance, compared with 18 per cent of all motorists. One in 12 Australian drivers (8 per cent) don't have third-party property cover.

Mr Fuller says Pokémon pursuers using their cars to catch the critters should pull over before pulling out their mobile phones.

“Better yet, use public transport and remove any chance ploughing into another road user or a pedestrian while stalking Snorlax or tracking Tyranitar,” he says.

“Not even the chance to capture the powerful and elusive psychic Pokémon Mewtwo is worth causing an accident, possibly hurting yourself or others, facing fines and prosecution and being saddled with thousands of dollars in debt.”

For more information about motor insurance, visit: <http://understandinsurance.com.au/types-of-insurance/car-insurance>

Understand Insurance is a financial literacy initiative of the Insurance Council of Australia.

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