

Sainsbury's Bank



Guide to car breakdown basics

The following guide covers what to do if you breakdown on the motorway, on rural roads or overseas. It also covers some in-car essentials that you should carry in the vehicle to offer some safety and comfort if the unforeseen occurs whilst out on the road.

Some in-car essentials

A breakdown kit can help you tackle the unexpected and provide you with a measure of security and relief. It's recommended that you carry at least some of the items listed below:

- **Safety equipment** – Try to make sure that you are clearly visible to other drivers at all times. A reflective vest is a good idea in all breakdown circumstances. A warning triangle can also be useful and many European countries require you to carry one.
- **Paper road map** (as well as your GPS) – To help identify exactly where you are it might be worth keeping an up to date paper map in your car just in case your GPS cannot get reception, or has run out of power and you're unable to recharge it.
- **Small change** (as well as a mobile phone charger) – If you don't have one already, it's a good idea to invest in a mobile phone charger for your car. However, as with the GPS, it isn't much use if you don't have access to power, so keep some small change in the car so that you can use a public phone if need be.
- **Torch** – You don't want to be in the dark if you breakdown at night. Don't forget to check the batteries, or perhaps invest in a wind-up version.
- **Warm clothes and sturdy shoes** – Living in the UK, you will potentially be faced with chilly nights no matter the time of year, so keep some practical warm clothes in the boot. Carrying some sensible shoes with you may also be a good idea just in case, for example, you need to trek to make an emergency call. A blanket is also advisable.



Sainsbury's Bank

- **Consumables** – If you have space, keep spare oil, fuel, water and coolant / antifreeze in your vehicle.
- **Breakdown cover** - Consider keeping a copy of your breakdown cover documents in the car and have the telephone and policy numbers saved in your mobile. Many car insurance providers offer breakdown cover either as part of their policy or as an optional extra, so check to see if you're covered.

Often, the location of your breakdown will determine the action you need to take. The following explains what to do in different breakdown environments:

Breaking down on a motorway

Breaking down on the motorway can be unsettling, especially considering the speed of the cars travelling past you. So take care and be prepared.

The following best practice tips offer a starting point to help keep you, your loved ones, and your fellow motorists safe.

Roadside safety¹

- Pull over as soon as it is safe to do so. Try to leave the motorway if possible.
- You're legally permitted to stop on the hard shoulder if you have a breakdown or are in an accident. Use the hard shoulder to help you slow down and park on the left as far away from traffic as possible with your wheels pointed away from the road, in case the car rolls.
- If there is no hard shoulder then bring the vehicle to a stop as far to the left of the road as possible and proceed with caution.
- If possible, stop near an emergency phone situated at approximately one-mile intervals along the hard shoulder.

Sainsbury's Bank

- Switch on your hazard lights, and your sidelights if visibility is poor.
- Get all passengers and yourself out of the car on the left hand side, away from traffic.
- Put on your reflective vest before leaving the car, but do not use a warning triangle on the motorway.
- Move yourself and your passengers as far away from the car as possible. Stand behind a safety barrier if you can; go up an embankment or into a nearby field if it's accessible.



Calling for roadside assistance

- If you need to walk to an emergency phone to call for help, keep as far away from the traffic as possible.
- Emergency telephones are connected to either a Police control room or a Highways Agency control centre, and they will be able to establish your location from the phone you use. Blue and white roadside markers will guide you to the closest one.
- Do not try to make repairs yourself if stuck on the motorway, even if they seem simple.
- When help arrives, remain at a safe distance from the vehicles.

Sainsbury's Bank

Rejoining the motorway

- If the problem with your car is resolved and you are able to continue with your journey, get back into the car on the left-hand passenger side.
- Take particular care when rejoining the motorway and use the hard shoulder to gain speed. Keep an eye out for other vehicles parked on the hard shoulder as you do so.

Breaking down on rural roads

Breaking down on a country road can present its own set of challenges.

- Turn on your hazards (and sidelights if necessary), and switch off your engine.
- Put on your reflective jacket and set out the warning triangle in a sensible place - the Government recommends placing it at least 45 metres behind your vehicle². However, be careful if you're in an area with poor or limited visibility.
- Use your mobile phone to call for help, or try to find the nearest telephone if you cannot find good reception.
- If there isn't a safe space nearby, such as a field or layby, then you and your passengers may wish to remain in the vehicle with your seat belt securely fastened.
- If your vehicle is successfully repaired, rejoin the road with caution, and don't forget to retrieve your warning triangle.



Breaking down when abroad

- Breaking down in a foreign country can be both daunting and expensive, so make sure that your breakdown cover is appropriate for the country you're visiting.
- Every country has its own rules and regulations and individual ways of doing things. Try to familiarise yourself with the driving rules and attitudes in the country you're visiting before you set off.
- Our [Guide to driving in Europe](#)^A may be a useful starting point. The guide offers general tips for driving in Europe along with links to country-specific guides with advice about speed limits, laws and other useful information.
- In some countries, it is compulsory to carry specific items of safety equipment in case of a breakdown, so check up on this before you leave home. It's also a good idea to have your car serviced before you set off, and have your [headlights adjusted](#)^B at the same time, which is a legal requirement in many countries. If your headlights aren't adjusted then they may dazzle other drivers which could result in a fine if you're stopped.



Avoiding a breakdown

Staying on top of routine car maintenance can help you avoid a breakdown. Here are some things to keep a particular eye on (refer to your car manufacturer's handbook to find out how to perform checks, or ask a professional for help).

- **Battery** – A battery can lose its charge if you tend to drive short journeys. You should try to get the battery checked periodically, especially before cold weather sets in. Many garages offer a battery testing service.

Sainsbury's Bank

- **Tyres** – Keep an eye on your tyre pressure and tread. Check your handbook to find the correct tyre pressure for your car, and remember to adjust it if you're carrying a heavy load. Check your tyres regularly for damage and make sure that the tread doesn't fall below the legal minimum of 1.6mm. Checking your spare tyre is a good idea too.
- **Oil** – Motor oil lubricates your car's moving parts, which helps prevent overheating. Oil should be checked regularly and topped up before you set off on a long journey.
- **Coolant / antifreeze** – Your coolant / antifreeze and water mixture helps to regulate your radiator temperature so try to make sure that your levels are maintained and that the dilution is appropriate to the season. Your manufacturer's handbook should inform you of the correct products to use in your car.
- **Fuel** – Ever found yourself on a motorway with low fuel and 'no services' signs anywhere, or one of those tiny apparently endless country roads that are scattered across the

country? If so, you'll realise the importance of topping up your fuel when you have the chance. And make sure it's with the correct type of fuel – according to the RAC³, every year a large number of drivers put the wrong fuel in their car.



Visit our [Guides^D](#) section for more handy tips, including Driving in Europe, Car Maintenance Basics and No Claim Discount.

Sainsbury's Bank

Sainsbury's Bank

Sources:

- 1) <https://www.gov.uk/breakdowns-and-incidents-274-to-287/additional-rules-for-motorways-275-to-278>
- 2) <https://www.gov.uk/breakdowns-and-incidents-274-to-287/breakdowns-274>
3. <http://www.rac.co.uk/breakdown-cover/wrong-fuel-recovery>

Links:

- A) <https://www.sainsburysbank.co.uk/car-insurance/guides/driving-in-europe>
- B) <http://www.motoring-into-europe.co.uk/faq.html>
- C) <https://www.sainsburysbank.co.uk/car-insurance/guides/car-maintenance-basics>
- D) <https://www.sainsburysbank.co.uk/car-insurance/guides>

This PDF aims to be informative and engaging. Though it may include tips and information, it does not constitute advice and should not be used as a basis for any financial decisions. Sainsbury's Bank accepts no responsibility for the content of external websites included within this PDF. All information in this PDF was correct at date of publication.

Terms & Conditions

Sainsbury's Bank Car Insurance is arranged and administered by Sainsbury's Bank and is underwritten by a carefully selected range of insurers. When you get a quote we will tell you who the insurer is before you buy the policy.

Sainsbury's Bank plc, Registered Office, 33 Holborn, London EC1N 2HT (registered in England and Wales, no. 3279730) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 184514). Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc.

This guide was published on 01/02/2017