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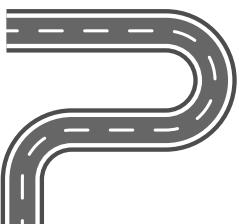
THE FIRST CAR ROADMAP

A practical guide for
UK families with
new drivers



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INTRODUCTION

Getting a first car used to be a relatively simple milestone of independence. You'd be gifted a 'banger', inherit grandad's old Fiesta or if you were lucky your parents might spend a couple of grand on something half decent.

Being added as a named driver on the family car was no big deal, not a 4 figure expense.

Sadly times have changed. Insurance premiums are high due to inflation and increased repair costs. The used car market is still volatile post-covid and semiconductor shortages. Safety, reliability and road tax add more complexity.

This guide cuts through the noise, fear mongering, dealer jargon and marketing-slop to give you a structured 5-step process to find your teen their first car with minimal hassle.



HOW TO USE THIS GUIDE



If you're just starting: Begin at Step 1 (Insurance) on the next page. Figuring this out first is important and informs the next decision.



If you're deciding on own/shared: Go to Step 2 on page 11 - Should your teen have their own car or be added to a shared family car insurance policy?



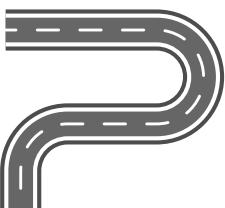
If you've already decided on own/shared: Jump to Step 3 (Budgeting) on page 15. It's not just the purchase price, but insurance, tax, fuel, depreciation and maintenance.



If you're worried about picking a safe car: Head to section 4 on page 20 to find out when small cars started to become safer than old big cars.



Teen negotiation: Jump to this section on page 25 for how to meet teenage needs without compromising on safety or blowing the budget.



STEP 1: UNDERSTAND INSURANCE



“Insurance looks complicated, but once you understand it, everything else gets simpler”

Insurance feels overwhelming because it's full of jargon and expensive mistakes are easy to make. The good news is that once you understand it at a high level, the rest of the process becomes much easier. Your options narrow naturally and decisions become simpler.

As of January 2026, the average insurance premium for a 17 year old driver is £2,008. In many cases, the annual premium is higher than the value of the car itself. Insurers are pricing in the high risk of third party injury claims, not the cost of repairing the car.

Telematics (aka “black box”) insurance has helped bring prices down, but it comes with rules and restrictions. And there's a real risk of accidentally committing insurance fraud if you're not careful.

Every car in the UK is assigned an insurance group number by the Association of British Insurers (ABI), ranging from 1 (cheapest to insure) to 50 (most expensive).

Cars in groups 1–5 tend to attract broadly similar premiums. Once you move above group 5, costs can rise sharply.

As a rule of thumb:

- If your teen has their own car and policy, aim for group 5 or below
- If they're a named driver on a family car, the further below group 20, the better

Groups 1–5

VW Up!, Kia Picanto,
Hyundai i10



Groups 5–10

VW Polo, Ford Fiesta,
Vauxhall Corsa



Groups 10–15

VW Golf, Ford Focus,
Vauxhall Astra



Main Driver vs. Named Driver



It's tempting to insure the car with a parent as the main driver and the teen as a named driver. It'll be cheaper but it's only legal if it reflects reality.

If the teen does most of the driving, they must be the main driver. Anything else is known as fronting aka insurance fraud - if you're caught there can be major financial and legal issues.

Here's how the two roles differ:

Main driver: The person who uses the car most often, covers most of the mileage, or relies on it for daily transport. Insurers calculate most of the risk (and cost) based on the main driver's age, experience, claims history and occupation.

Named driver: Someone who drives the car occasionally. Their details are factored in, but they have much less impact on the premium.

	Parent main driver	Teen main driver
Short term cost	Cheaper - main driver is lower risk	More expensive - main driver is higher risk
Long term cost	More expensive - it takes longer for the teen to build up No Claims discount	Cheaper - build up no claims discount right away
Car choice	More choice - includes higher insurance group (ie larger) cars	Less choice - must be under insurance group 10 (ideally lower)
Teen driver restrictions	The young driver has to do less of the driving in this car.	None.

This isn't a straightforward decision. It comes down to priorities.

If your teen genuinely can't share a family car as a named driver, it's often worth accepting a higher short term cost so they can build their own no claims discount and reduce insurance costs in the long term.

How to reduce your premium



Fear not, there are legit ways to bring costs down.



Add an experienced driver

If the policy is in the young driver's name, adding one or two experienced, low risk drivers as named drivers can bring down the premium. MoneySavingExpert reports savings of hundreds of pounds, and in some cases over £1,000.

Buy the policy in advance

Insurance pricing is risk adjusted. Policies bought 21–26 days in advance are typically cheaper because insurers see these customers as lower risk. Organised, not rushing and less likely to be reacting to a problem.

Get a black box (telematics)

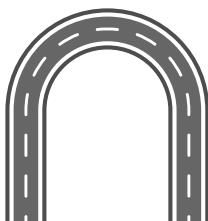
For young drivers this is now the default. Policies without telematics can cost £2,000+ more. Driving behaviour is monitored via a device or app, including acceleration, braking, cornering speed and time of day. Good scores are rewarded with discounts and perks. Very poor scores can lead to cancellation, which is painful both short and long term.

Avoid cheap cars with high insurance groups

A £1,000 Honda Civic may look like a sensible choice but if it sits in a high insurance group it could cost £3,000+ to insure.

Don't assume third-party only is cheaper

Fully comprehensive cover is often cheaper because drivers with these policies are statistically less likely to crash.



Young driver specialist insurers



Insurers used to lump all young drivers into one high risk category. Telematics has changed that. We're now in the black box 2.0 era with smaller hardware, stick-on tags and some app only options. Premiums are based on how your teen drives, not just their age. Three well-known UK specialists are Marmalade, Ticker and Adrian Flux.



marmalade

A young driver niche specialist founded in 2006 with a mission to champion the young driver demographic that mainstream insurers were actively avoiding. Their flagship policy uses a "tag and app" telematics system with a small bluetooth tag that sticks to the windscreen. The tag pairs with the Marmalade app on the driver's phone to record journey data. The driving is rated in the app so your teen can check the feedback and adjust their driving to improve. Marmalade penalises mobile phone usage while driving (brilliant for safety).

ticker

Another telematics focused insurer whose policies promise no surprise price hikes during the policy year. Ticker fixes the premium at the start of the policy, collects driving data throughout the year and uses it to calculate the renewal price. Handy for predictable budgeting. The hardware is a small, stick-on puck that attaches to the windscreen or dashboard. Ticker are known as strict enforcers - if the puck is unpaired with the phone while driving for prolonged periods or there's excessive speeding, the policy can be cancelled.

ADRIANFLUX

A long time operating specialist insurer popular with classic car and campervan owners. They developed FluxScore to compete in the young driver market. This is another black box policy designed to reward safe driving that has daily feedback updates. Similar to Ticker, the main financial incentive is a discounted renewal premium, with claims of up to 60% savings for the safest drivers.

When considering a specialist insurer, take into account how often your teen will be driving late at night. Some providers penalise this more than others in their algorithm.



Temporary & learner insurance



If your young driver is away most of the time at university and will only drive for a few days when visiting home in the holidays, it might be cheaper to take out temporary insurance for when they're using the car. These are standalone policies, taken in addition to the main policy and apply only for defined periods. The newly driving teen can use the family car without risking the parents' own NCB or paying a fortune to add them as a named driver.

The main companies in this space are Veygo (part of Admiral) and Cuvva.

Veygo was designed specifically to target drivers who don't own cars or who need flexible, temporary access to drive a car belonging to someone else. Veygo offers learner driver insurance ranging from 1 hour to 180 days. There's also a subscription model - a rolling monthly contract that can be cancelled at any time. This is great for learners with uncertain driving test dates and ad hoc practice time.

Cuvva was founded in 2014 and invented the hourly car insurance category in the UK. They're entirely mobile app based and have separate learner and full licence products. Their learner insurance is popular for private practice.

Insurance summary:

- Don't front. The main driver must be the person who drives most.
- Add more experienced drivers. Low risk adults can significantly reduce premiums.
- Black box. Expect to use a black box for the first 1–2 years.

Early quotes: 21–26 days before the start date is the pricing sweet spot.



Insurance notes



Jot down...

What matters for your situation:

Likely insurance approach:

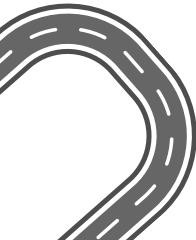
- Teen main driver
- Named driver
- Temporary cover

Black box policy likely?

- Yes
- No
- Undecided

Target insurance group range: _____

Once this is clear, the rest of the process gets much easier.



STEP 2: OWN OR SHARED FAMILY CAR?

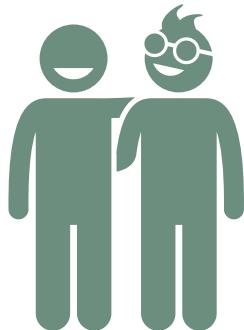


“This decision shapes the budget, the risk and the freedom.”

Now you understand the insurance landscape, you're ready to make the first big decision:

Should your teen have their own car, or use a shared family car?

This is the most important decision you'll make before choosing a specific car and it directly shapes that choice. There's a tradeoff between upfront cost, long term insurance spend, day to day logistics and the range of cars available.



There's no universally “right” answer. The best option depends on how often your teen will drive, who else needs the car and how much risk you're comfortable taking with your own insurance.

Shared family car

Your teen is added as a named driver to a car that's also used by other family members.

In practice, this often means trading in an existing car for a similar but lower insurance group version e.g. swapping a 2 litre turbo diesel Golf for a 1 litre petrol equivalent.

This is the default choice when:

- The teen still lives at home
- Driving is occasional (weekends, evenings, holidays)
- A more experienced driver uses the car most of the time



Shared family car

Pros & Cons



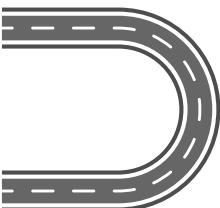
Pros

- **Lower upfront cost.** There's no need to buy and insure another car from scratch.
- **Lower ongoing costs.** One less vehicle to tax, insure, service and maintain.
- **Safer car options.** It can be more affordable to insure a newer, larger and therefore slightly safer car than the older, smaller cars often bought specifically for teens. The car is also more likely to stay well maintained if a parent is responsible for servicing and tyres.



Cons

- **Risk to your no-claims discount (NCD).** If your teen crashes the family car, the claim is made on your policy. That can increase your premiums for several years.
- **Delayed NCD for your teen.** Named drivers don't usually earn their own NCD. Even after a few years of driving, your teen may still be starting from zero when they eventually take out their own policy. Note: Some insurers offer "named driver NCD", but it's often only transferable within that insurer.
- **Domestic logistics.** Sharing a car can lead to friction over who needs it, when.



The teen's own car



A separate car is bought specifically for the teen and insured in their name, with parents added as named drivers to help reduce the premium.



This option works well when:

- Driving becomes a daily need (work, college, university commuting)
- The teen would be using the car more than the person they'd share with
- The teen has savings, inheritance, or family support to help fund it
- It can also be a powerful source of pride and responsibility.

Pros

Builds NCD early. The teen starts earning their own no-claims discount immediately. By age 19 or 20, premiums can be 30–50% lower.



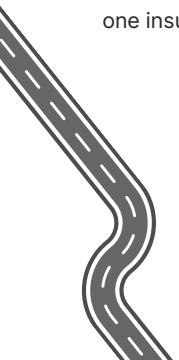
Protects your insurance. Any claim affects their policy, not yours. Independence and responsibility. No scheduling conflicts and real world responsibility for fuel, cleaning, maintenance and budgeting.

Cons

Higher short-term costs. An extra car means extra insurance, tax and maintenance. While NCD helps long term, the first couple of years are expensive.



If you choose this route, check whether a multi-car policy could reduce costs. Insurers like Admiral, Aviva and Direct Line offer discounts when all household cars are insured with them. Each car still has its own policy and renewal date, but they're linked under one insurer.



Decision checkpoint



Scenario A: Very occasional use (<300 miles/year)

If your teen only drives rarely, use pay-as-you-go temporary insurance. Adding them to a family policy is usually more hassle and cost than it's worth.



Scenario B: Occasional use (<3,000 miles/year)

If driving is mostly weekends or holidays, and sharing works logically for your family, use a shared family car.

If that car sits in a high insurance group (above group 16), consider switching to a lower group equivalent.



Scenario C: Daily use / independence

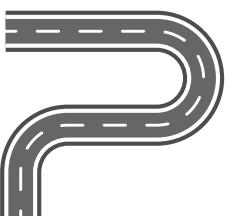
If your teen needs daily transport or there's no suitable car to share, help them buy their own car. It builds NCD early, protects your policy and helps them develop confidence and responsibility.

Pick one..

What path are you taking right now?
(you can revisit this later)

- Shared family car
- Teen's own car

Why this makes sense for us:



STEP 3: BUDGET



“The purchase price is rarely the expensive part.”

The purchase price of the car is only part of the story and often not the biggest cost. Be wary of very cheap, older cars. They can look like a bargain, but are often more expensive to insure and maintain than you'd expect.

First year costs

This can be a shock the first time you see it written down.

The table below shows a realistic first year cost breakdown for a typical 17-year-old driver in the UK.² You don't have to spend this much but it's a sensible baseline for planning.

Cost Component	Estimated Range (2025)	Notes
Vehicle purchase	£3,000 - £8,000	Dependent on age, mileage and condition.
First year insurance	£1,500 - £3,000	Postcode, insurance group and telematics make a big difference. ⁶
Road tax	£0 - £190	Pre-2017 low-emission cars can be £0-£20; post-2017 is £190.37
MOT & maintenance	£300 - £600	Assumes no major issues; one-off repairs can cost more. ³⁸
Fuel (10k miles)	£1,200 - £1,500	Based on 45-50mpg at current petrol prices.
Total running cost	£3,000 - £5,290	Excluding purchase price.

Insight: If you buy a £3,000 car, budget £6,000-£8,000 for total first-year costs. Where possible, choose reliable, in-demand young driver cars that will depreciate slowly and can be passed on to another teen in a few years.

Tax & Maintenance



Road tax

This is one of the easiest areas to save money if you pick the right car.

If you buy a car registered before 1 April 2017, road tax is based on CO₂ emissions.

Many low insurance group cars fall into the £0 or £20 tax bands.

Cars registered after this date usually cost £190 per year, regardless of engine size or emissions.

If everything else is equal, a pre-2017 car saves you close to £200 per year, every year.

Maintenance and reliability

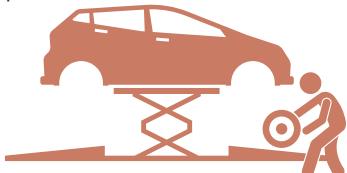
This is the second most complex area after insurance.

Back in our day, the rule of thumb was simple:

- German or Japanese = reliable but pricey to fix
- Ford or Vauxhall = cheaper parts, more frequent repairs

Today, it's more nuanced. Newer cars are:

- More complicated
- More sensitive to poor maintenance
- More expensive to repair

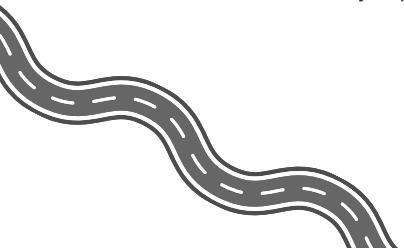


Regardless of what you buy, expect routine wear and tear costs. Young driver cars are small and light, so tyres, brakes and suspension tend to last well.

Maintenance budget

- Service the car annually at a good local garage
- Budget £200–£600 per year for maintenance
- If you have a cheap year, put the surplus aside because you may need it later
-

One-off items like a timing belt or clutch typically cost around £500 each. These are uncommon and usually happen once at most during ownership.



How to reduce recurring costs



Budget band A (£1k–£2k)

- Prioritise low mileage and strong service history.
- If mileage is over 60k, confirm the timing belt has been changed.
- Set aside £500 for post purchase fixes.

Budget band B (£2k–£4k)

- Look for pre-2017 cars to save on tax.
- Prioritise mileage, service history and reliable brands (VW, SEAT, Skoda, Ford, Toyota, Honda).

Budget band C (£4k–£8k)

Aim for a “Goldilocks” car:

- Pre-2017 to save on tax.
- Low mileage
- Brand with good reputation



Budget band D (£8k+)

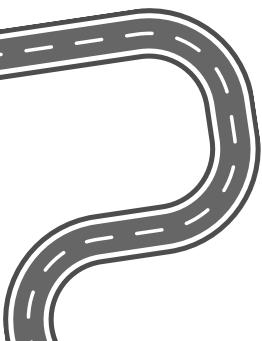
Look for cars with remaining manufacturer warranty or service packs. (e.g. Kia's 7-year or Toyota's extended warranty schemes) to cap risk.

Depreciation (the hidden cost)

The true cost of a car is purchase price minus resale value.

For example, an £8,000 VW Polo is likely to retain far more value after three years than an £8,000 Vauxhall Corsa or Fiat 500.

Even with the same upfront price, the Polo may actually be cheaper to own over time.



High maintenance cars



Beware of these specific model years and specifications:

Pre-2018 Ford Fiesta 1.0 EcoBoost

If poorly maintained, these engines can fail due to the wet timing belt degrading in oil. Ford switched to a timing chain in 2018.

The older 1.25 Zetec engines are a safer choice.



Pre-2019 Vauxhall Corsa

Known for "death by a thousand cuts" ownership - handbrakes, springs and electrical sensors can add up.

Automatic VW Polo (DSG)

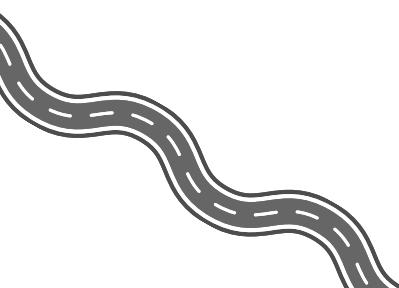
Requires gearbox servicing every 40,000 miles. Missed services increase the risk of £1,000+ repairs.



Automatic VW Polo (DSG)

Requires gearbox servicing every 40,000 miles.

Missed services increase the risk of £1,000+ repairs. The manual versions are solid.



Budget calculation



Estimate...

Your working budget (year one)

Car purchase budget: £_____

Expected year one running costs: £_____

Total year one budget: £_____



STEP 4: SAFETY



“A modern small car is safer than an old tank”

For many parents this is the most important part of the decision. It's the fear of the late night phone call that no parent ever wants to receive.

The good news is that cars are way safer than when we learned to drive, thanks to advances in biomechanics, crash testing and ultra high strength steel.

Crucially, bigger doesn't automatically mean safer. In this section you'll learn when the safety revolution happened so that you can confidently target genuinely safe models on the used market.

Why modern small cars are safer

The “old tank” myth comes from the idea that rigidity equals safety.

Large cars from the 1990s like estates and 4x4s were often built with rigid ladder frames or thick mild steel bodies. In low speed bumps they suffered little visible damage, reinforcing their reputation for toughness.

But in a high speed collision, that rigidity works against you. A famous Fifth Gear test illustrates this perfectly. They staged a 40mph head-on crash between:

- a 2004 Renault Modus (a small, modern supermini), and
- a 1990s Volvo 940 Estate (the archetypal “tank”).

Common sense suggested the Volvo would demolish the Renault. Instead, the opposite happened.

The Volvo suffered catastrophic structural failure:

- the passenger compartment collapsed
- the roof buckled
- the steering wheel was forced deep into the driver's space

Dummy readings indicated fatal injuries.

The Renault's survival cell remained intact.

- The A-pillar didn't bend
- The door opened normally
- The airbag deployed correctly
- The footwell showed zero intrusion



Geometry and ultra high strength steel beat size and mild steel.

A modern small car is safer than an old big car.

When did small cars stop being “tin cans”?



2008–2012 is the key tipping point for superminis and small family cars.

Cars built in the 1990s were mostly made from mild steel – cheap and easy to shape but poor at resisting high energy impacts.

The real shift came with the introduction of the Euro NCAP “Overall Rating” in 2009.

To score five stars, cars now had to protect:

- adult occupants
- children
- pedestrians



This forced manufacturers to redesign cars from the ground up.

At the same time, hot stamped boron steel became affordable. It's up to four times stronger than conventional steel and, by 2009, was being used in the A- and B-pillars of everyday small cars like the Ford Fiesta and VW Polo.

Safer small cars

Volkswagen Polo Mk5 (+ SEAT and Skoda equivalents (2009–2017))

Target price: £3,500 – £8,500

Euro NCAP: 5 stars (2009) – 90% adult occupant

Why it's a strong contender:

This generation Polo was engineered specifically to meet the tougher 2009

Euro NCAP rules. It feels a full generation ahead of earlier superminis.



Toyota Yaris Mk3 (2011–2020)

Target price: £3,500 – £9,000

Euro NCAP: 5 stars (2011) – 89% adult occupant

Why it's a smart buy:

Toyota's GOA (Global Outstanding Assessment) philosophy focuses on maintaining a rigid survival cell with minimal cabin intrusion in serious crashes.

Ford Fiesta Mk7 (2008–2017)

Target price: £2,500 – £7,500

Euro NCAP: 5 stars (2008 / 2012 re-test) – 91% adult occupant

Why it stands out:

Britain's best-selling car has a very sophisticated safety structure. It was one of the first in its class to use boron steel extensively in the A- and B-pillars.



Safety Checks



Knee airbag

Look under the steering column. A plastic panel marked "AIRBAG" is a strong signal of a modern, well-engineered safety design.



Seatbelt function

Pull the belt sharply, it should lock instantly.

Check the plastic guides on the B-pillar; cracked or damaged trim can indicate past deployment or poor repairs.



Tyres

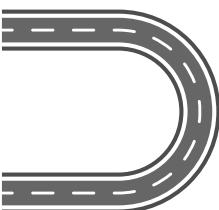
Avoiding a crash is the best safety feature of all. If tyres are old or worn, budget to replace them immediately with quality rubber (Michelin, Continental, Goodyear). Premium tyres are relatively affordable on small cars and make a real difference.

The takeaway on small car safety

If safety is your top priority:

- Avoid pre-2009 launches
- Aim for 2011/2012 plates onwards where possible
- Check the Euro NCAP score of the model you're considering

A modern small car is way safer than the Fiesta, Nova or old Volvo estate many of us learned to drive in during the 1990s.



Safety filter

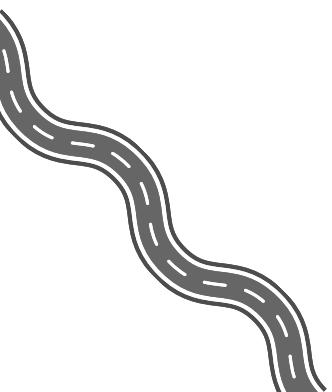


Must-have safety:

Tick what you're committing to:

- Post-2009 model (Euro NCAP era)
- 5-star Euro NCAP rating
- Modern structure (A/B pillar strength, airbags)
- Good tyres / budget for immediate replacement

Safe models to look out for:



STEP 5: TEEN NEGOTIATION



“Most teen must-haves are easy and cheap to solve”

Once safety, insurance and running costs are under control, most teen priorities turn out to be surprisingly easy to accommodate. Phone connectivity, music and sometimes image can be sorted with simple upgrades.

The biggest friction point in buying a first car is usually the gap between parents (prioritising safety, reliability and low running costs) and teen drivers (who want freedom, to look good and have their Spotify hooked up).

The good news is that you don't have to choose one or the other. With a bit of planning you can tick all the boxes.

Teen Priorities

Image

Teen preferences vary, but some patterns are common.

Many boys gravitate towards status badges (Audi, BMW, Mercedes) or sporty styling (blacked out wheels, body kits). Many girls care less about badges and more about colour or character - though there are plenty of exceptions in both directions.

Premium brands are unrealistic for young drivers to insure as the main driver. And a car that looks cute or fashionable isn't always a reliable one (older Fiat 500s are a good example).

The tradeoff to explain:

You can have something that looks good and is affordable to insure but it probably won't wear a premium badge.



More Teen Priorities

Phone connectivity



This is a big deal. Some teens will reject an otherwise sensible car if they can't connect their phone easily. Fortunately, this is one of the easiest and cheapest problems to solve.

Simple upgrade options

Bluetooth adapter: The cheapest fix. Many older cars have an AUX input (often in the glovebox or centre console). A £10 rechargeable bluetooth adapter plugs in and solves the problem in minutes.

Portable smart screen: If the original stereo is integrated and can't be replaced, a portable smart screen is a great option. These mount to the windscreen or dashboard, plug into the 12V socket and connect wirelessly to the phone for Apple CarPlay or Android Auto. Budget: ~£150.

Replacement head unit: If the car has a standard stereo slot, it can be swapped for a modern unit with Bluetooth or CarPlay / Android Auto. Budget: £300+ fitted, depending on spec.

Don't overspend on a newer car just for a screen.



Freedom

A downside of black box insurance is the feeling that it's a surveillance tool.

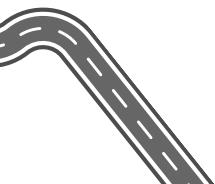
There's some truth to that, but it's worth framing it clearly:

- It makes insurance affordable
- It leads to safer driving
- It's not forever

After a year or two of clean driving, it usually becomes possible to move onto a regular policy without a black box.

Framed this way, the black box becomes a stepping stone to freedom, not a permanent leash.

If teens feel listened to on looks, music and independence then they're far more likely to accept sensible compromises on safety, cost and insurance.



Teen Negotiation



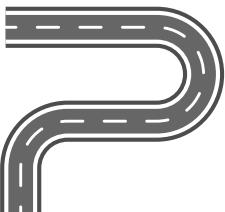
Note what's important:

Teen priority

Can it be
accommodated?

How?

----- Yes No Maybe -----



STEP 6: FIND THE CAR



Buying a first car is stressful when decisions are tangled together. This guide untangled them so that you can move step by step and make confident choices.

Remember:

- Start with insurance
- Decide on own car vs shared
- Set the real budget
- Focus on safety, reliability and total cost
- Treat teen preferences as refinements, not blockers

With those decisions made, choosing a car becomes straightforward.

If you want help finding the right car for your family, Carbi can take it from here. Share your priorities and we'll match you with suitable cars from trusted dealers.

Start your personalised search at carbi.co.

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