

# If you too want to drive when you're 97, be prepared to pay a king's ransom

**Ali Hussain**

January 20 2019, 12:01am, The Sunday Times



Insurance quotes for drivers in their nineties can exceed the state pension CHRIS RADBURN/REUTERS

Prince Philip may be among 100,000 drivers who are still on the road in their nineties, but he is one of the few who could comfortably afford the insurance cover.

Quotes from insurance comparison sites show that a motorist aged 97, the same age as the Duke of Edinburgh, driving the type of Land Rover Freelander involved in his collision on Thursday, would have to pay at least half the annual state pension for cover.

The insurer LV= offers a policy for £4,108, but other quotes are as high as £10,149. The current full state pension is £8,546.20 over a year.

Only six firms offer a quote via the website Gocompare.

Nonagenarians can remain behind the wheel so long as they update the Driver and Vehicle Licensing Agency every three years about their fitness to drive. Analysis of DVLA data reveals that 265 people over the age of 100 hold a licence and four of them are 104 — the oldest licensed drivers.

Motorists over 70 need to renew their licence and complete a self-declaration of fitness to drive, although they do not have to take a test.

There is no compulsory eye test, but the charity Age UK recommends you take advantage of the free NHS tests for the over-60s.

Generally, the likelihood of being involved in an accident falls as you get older, with 17 to 25-year-olds paying the most for insurance. However, premiums start to creep up when you enter your eighth decade.

If you think you still drive well after retirement age, one way to cut costs is to prove it. Telematics cover — where you fit a computer in your car to monitor your driving — is mostly targeted at young people, but a growing number of older motorists are taking advantage.