



linea directa

PRESS RELEASE

LÍNEA DIRECTA LAUNCHES DISCOUNTS OF UP TO 35% FOR CARS WITH DRIVING ASSISTANCE (ADAS) FOR THEIR CONTRIBUTION TO ROAD SAFETY

- Línea Directa Aseguradora is launching a new promotion, called the "ADAS Campaign", under which the price of car insurance will be reduced by up to 35% for all customers with a vehicle equipped with an Advance Driving Assistance System (ADAS), as these play a key role in reducing traffic accidents and improving road safety.
- The European Commission estimates that such systems could save over 25,000 lives and prevent at least 140,000 serious injuries caused by road accidents in the EU over the next 15 years. In Spain alone, according to research collected by the Spanish Directorate General for Traffic (DGT), around 460 lives could be saved each year and about 36,000 accidents with victims avoided.
- The discount will be applied when the insurance is contracted and will vary depending on the age of the vehicle and the product bought, as well as the driver's profile. The premium for cars under one year old will be between 15% and 35% lower, while premiums for vehicles between 1 and 3 years old will be reduced by between 10% and 20%. Both discounts will be applied when taking out a comprehensive policy with excess, and will be 5% for any type of insurance, for vehicles between 4 and 10 years old.
- Intelligent speed assistance, reverse parking sensing, unintentional lane departure warning, fatigue detection and emergency braking are some of these new technologies, which have been mandatory since July 2022 in all newly approved vehicles and are intended to reduce human errors behind the wheel.
- This promotion, with which Línea Directa is helping to incentivise the upgrade of the car fleet to more modern and safer vehicles, is included in the company's "Tomorrow's mobility" strategy, part of the Group's 2023-2025 Sustainability Plan and which includes its range of products related to sustainable and safe mobility.
- The "ADAS Campaign" will include a television advert featuring the popular television presenter Jordi Hurtado and his "future self", who explain in a light-hearted fashion the existence of these ADAS systems and how they are already helping to make driving safer.

Madrid, 3 July 2023. [Línea Directa Aseguradora](#) is continuing to incentivise the modernisation of the vehicle fleet and road safety through its commercial offer. The company has launched a new promotion, called the "**ADAS Campaign**", under which the price of car insurance will be reduced by up to 35% provided that the vehicle to be insured is equipped with an **advanced driving assistance system (ADAS)**. In this

way the company is encouraging the purchase and use of these vehicles, **which are associated with improved safety and, therefore, a lower accident rate.**

ADAS are a set of new **technologies incorporated in the latest vehicles to reduce human error behind the wheel and decrease road accidents**, in this way improving the safety of both driver and passengers and other road users. These include intelligent speed assistance, reverse detection, unintentional lane departure warning, fatigue and drowsiness detection, emergency braking, vehicle breathalyser locking and rear seatbelt alert technologies.

Drivers who insure a car featuring any of these aids with Línea Directa will have the price of their insurance reduced by a certain percentage depending on the age of the vehicle and the type of product that is contracted, as well as the profile of the driver. The discount will be **between 15% and 35% for cars under one year old and between 10% and 20% for cars between 1 and 3 years old** when a comprehensive policy with excess is taken out. The discount will be **5% for vehicles between 4 and 10 years old** for any type of insurance.

Through this promotion, Línea Directa is playing its part in the upgrade of the Spanish car fleet to vehicles equipped with ADAS, which have a lower accident rate but are yet to become commonplace in Spain. A more modern fleet with an increased presence of these new technologies will help **prevent or mitigate traffic accidents and, therefore, reduce the number of individuals injured and killed in accidents.**

The importance of ADAS in road safety

The age of the Spanish car fleet **stood at an average of 14 years in 2022**, almost twice the figure in 2006, making it one of the oldest in the European Union. This means that a significant proportion of the vehicles currently on Spanish roads do not feature ADAS intended to reduce **human errors in driving, which are estimated to cause 90% of traffic accidents** and include speeding, failing to respect the safety distance, moving into the opposite lane, distractions and drowsiness.

Until now, car manufacturers generally included ADAS as extras. The European Commission established that **from July 2022 all newly-approved cars must feature at least eight systems**, and from 2024 they will be mandatory in all newly-registered vehicles. **The Commission expects these measures to save up to 25,000 lives and avoid at least 140,000 serious injuries** in traffic accidents in the EU from now to 2038.

At national level, and according to specialised research collected by the DGT, **ADAS could reduce traffic accidents by 40% and fatalities by 30% in Spain.** This means that these technologies could **save around 460 lives and avoid approximately 36,000 accidents with victims per year** on Spanish roads.

For all of these reasons, as **Patricia Ayuela, CEO of Línea Directa Aseguradora, explained:** "Our aim is to reward customers who choose to buy the latest models of cars equipped with driving assistance systems, which are therefore safer, ensuring that the lower accident rate associated with these vehicles is reflected in the cost of their policies, whilst at the same time improving road safety".

Alignment with the Group's 2023-2025 Sustainability Plan

The **"ADAS Campaign"** is aligned with Línea Directa's **"Tomorrow's mobility"** strategy, which is part of its **2023-2025 Sustainability Plan** with which the Group undertakes to develop products and services related to **sustainable and safe mobility**. Previous commercial launches that fit into this strategy include the **"Breathe Policy"**, with specific coverage for electric cars and motorcycles and plug-in hybrids,

and **"Safe&Go"**, the first policy to cover the use of scooters, electric bicycles and any personal mobility vehicle (PMV).

Línea Directa's aims are to address the needs of customers and to leverage new market opportunities associated with sustainability, while helping to promote sustainable and safe mobility through the insurance of new forms of travel and the renewal of the car fleet.

The Línea Directa Group's product innovation strategy

The "ADAS Campaign" promotion will include a television advert starring the popular television presenter Jordi Hurtado and his "future self", who remind us in a light-hearted fashion that ADAS are not a future innovation, but have in fact been present in cars for the last few years and are already helping to keep drivers safer.

This announcement is part of a new Línea Directa Aseguradora marketing campaign for 2023 focused on the **company's commitment to product innovation**. Under the slogan **"Insurance ahead of its time"**, the Group is seeking to unlock the value of coverage and services developed to meet the real needs of customers in the areas of car and home insurance, such as the recently launched **"Carefree Home"** cover, the first home insurance with complete coverage against illegal home occupation, and the commercial innovations in the pipeline over the next few months.

About Línea Directa Aseguradora

Línea Directa Aseguradora is the 5th largest insurer of cars in Spain, specialising in direct sales of insurance for cars, motorbikes, company vehicles, the self-employed, and homes. Línea Directa is among the 100 Spanish companies with the best reputations, according to the MERCO Companies ranking. In 2017, it entered the health insurance sector, through a new brand built on digitisation and rewards for policyholders.

For **more information**: <https://lineadirectaaseguradora.com>

This initiative applies to the following **Sustainable Development Goal**:



Santiago Velázquez

santiago.velazquez@lineadirecta.es

Tel.: 682 196 953

Moncho Veloso

moncho.veloso@lineadirecta.es

Tel.: 660 124 101

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