DRIVING ADVISORY: THE MOST COMMON PENALTY POINTS, AND HOW TO AVOID THEM







Speeding (approx. 3-6 points)

Speeding is by far the most common reason UK drivers receive penalty points. With speed cameras, average speed checks and mobile enforcement vans, it's easy to slip over the limit without realising. Even a few miles per hour too fast can result in a fine and points.

How to avoid them

- Stay aware of speed limits, which can change suddenly, especially near schools or in built-up areas. If unsure of the limit, assume it's 30mph in towns and villages unless clearly signed otherwise.
- Use cruise control where possible on open roads, and regularly check your speedometer.



Using a mobile phone while driving

(approx. 6 points)

Holding or using a mobile phone while driving is heavily penalised. This includes checking maps, texting, or even touching the screen while stationary in traffic. With 6 points and a hefty fine, this offence can quickly lead to a disqualification.

How to avoid them

- Use a proper hands-free setup if you need navigation or calls. Better still, set your route or playlist before you start driving, and put your phone away.
- If something urgent arises, pull over safely before checking your phone.





Careless or dangerous driving (approx. 3-11 points)

Careless driving covers a wide range of behaviours, from tailgating and lane hogging to more serious reckless actions. Points vary depending on severity but can quickly add up, leading to potential bans. For more serious incidents where careless or dangerous driving is involved, points will not be enough, and prison sentences could follow.

How to avoid them

- Drive with patience, keep a safe following distance, and avoid aggressive manoeuvres.
- Anticipate hazards and signal clearly. If conditions are poor, adjust your driving style to remain cautious and predictable.



Failing to obey traffic signals

Running a red light or ignoring traffic signs is another common reason for penalty points. These offences are usually captured by cameras and can seem minor, but they increase accident risk significantly.

How to avoid them

(approx. 3 points)

- Approach traffic lights with caution and be prepared to stop. Don't take chances by rushing amber lights.
- Familiarise yourself with less common signs to ensure you always comply.



Drink or drug driving (approx. 10-12 points)

Driving under the influence carries the harshest penalties, often leading to a lengthy ban, a criminal record, and in serious cases, imprisonment. Even being just over the limit can have life-changing consequences.

How to avoid them

- Never drive after drinking or taking drugs (including legally available ones) that impair judgement.
- Remember that alcohol can remain in your system the next morning.
- If in doubt, don't risk it: use public transport, taxis, or a designated driver.



RED Advisories

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