

PA ENTERPRISE

DeskDemon's Magazine for Executive PAs, Office Managers and Secretaries

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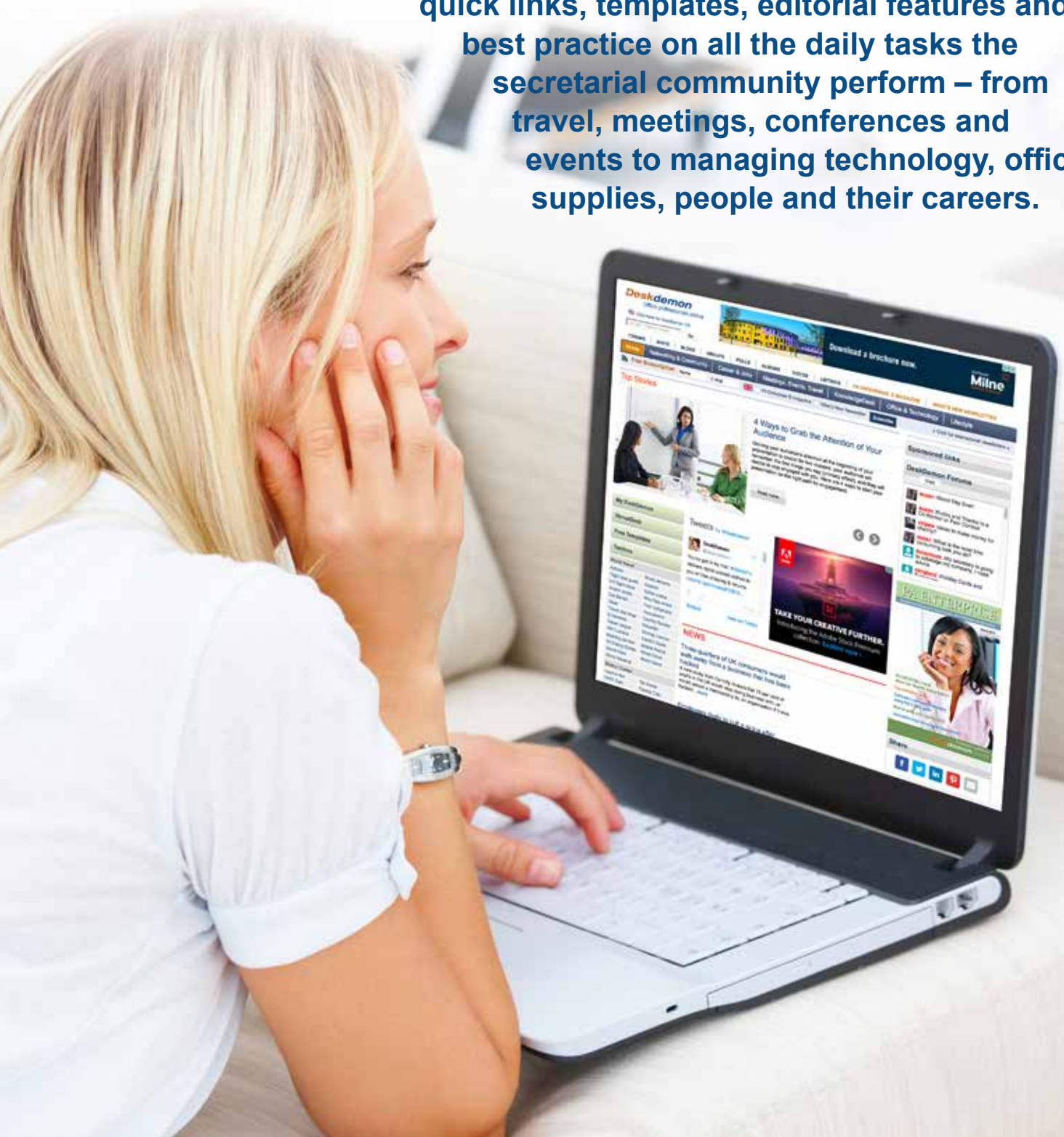


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Mums facing cost of living crisis are already in debt



Nearly half of mums have debts from £1 to £20,000, with one in ten shouldering debts of over twenty thousand pounds, according to new research from workingmums.co.uk which shows that 90% of mums in work have not had a salary rise in line with inflation.

workingmums.co.uk's annual survey lifts the lid on the harsh financial times that mums are trapped in, some with debts of up to twenty thousand pounds, excluding mortgage repayments. A significant 51% of mums say that the cost of living is impacting their childcare decisions, with one in five (22%) mums paying up to £500 per week for childcare support. One in four (24%) mums have seen their childcare costs increase significantly in the last few months.

As a result of the rise in the cost of living coupled with debts that are already mounting, 58% of mums are now looking to change jobs, increase their hours or do another additional job to increase their earnings.

Mandy Garner, spokesperson for workingmums.co.uk, says: "Our research has shown just how many mums are living life on credit. Often this starts on maternity leave as mums struggle to afford time off with their newborns and then continues as mums stretch to cover extortionate childcare costs so they can afford to go back to work. Being in the middle of a cost of living crisis and nearing the recession with a twenty thousand pound debt on your shoulders is a terrifying prospect for the one in 10 mums in this position."

She continues: "The vast majority of mums haven't received an inflation pay rise for years, which means they are effectively losing money year in and year out. It's a no-win situation for mums in this scenario, costs are going up, and earnings are going down, with debts on top of this, they are trapped in a catch:22."

The research reveals that 68% of mums' careers stalled after having kids. A further 49% of mums say that childcare availability is

affecting the hours they work and what they can do, which drops to just 23% comparatively for partners' hours and what they can do. One support line that is suffering is after-school and holiday clubs, which 14% of mums feel haven't recovered from Covid, leaving them working shorter days as they struggle around school hours and term dates.

To combat the rising costs, mums have reported cutting back on buying clothes, eating out and food brands, but 7% of mums have needed to visit food banks this year.

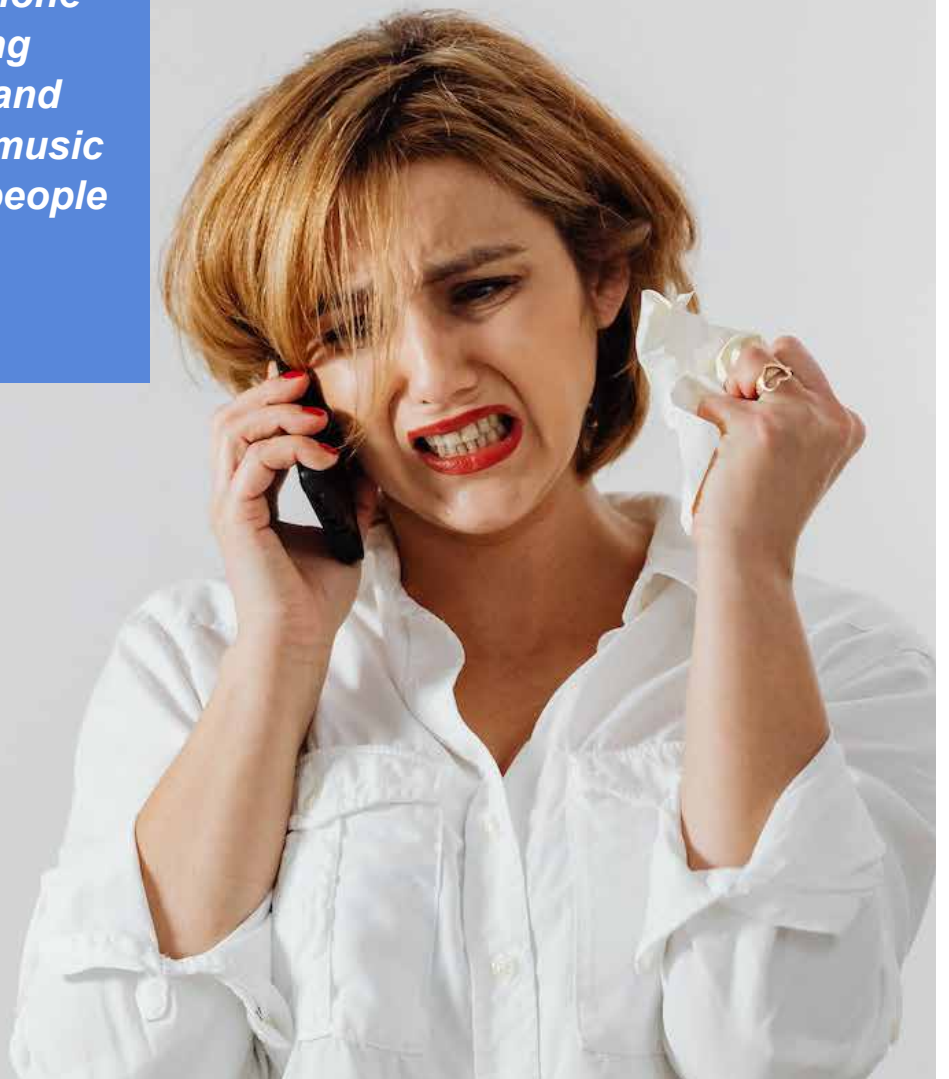
Michelle, aged 52, is a single mum who is desperately trying to find a solution to her financial entrapment. "The debts are escalating, and I can't get on top of it; I just don't know when it will end. I won't be able to put the heating on this year, but my daughter, who works from home, will suffer. I haven't done a big food shop for months. I can't take the risk; I just buy essentials and often skip meals. I have debt collectors calling me. I owe over GBP 10k in tax credits, it's a terrifying time, and I just don't know when it will all stop."

For part-time workers the pressure is about to increase, following an announcement from the Chancellor that part-time workers will be penalised if they do not increase their hours.

Garner explains: "For many mums, childcare is a luxury, and so they work jobs around their children and rely on credit to make ends meet. Increasing their hours isn't actually possible if you don't have childcare support. What the Chancellor is proposing will only push the very mums who need support the most into more debt and more worry. It's time the government lifted mums out of this never-ending cycle."

Top customer phone gripes revealed

A new survey shows that companies still aren't answering their phones, messages aren't being passed on, phone numbers aren't being listed on websites, and annoying 'on hold' music continues to drive people round the bend.



The survey conducted by global communications company Money Penny, showed that the top gripe from consumers trying to call businesses, at 43%, was phone calls not being answered, followed by annoying hold music at 35%.

An additional Money Penny survey showed that classical music was the most annoying type of music to listen to while on hold.

Further phone annoyances revealed by the survey were:

Complex automated phone messages 30%

Being told to check the website 30%

Having to leave a voicemail 23%

Feeling rushed and not listened to 21%

Background call centre noise 19%

The degree of irritation experienced by the caller seems to increase with age, as the survey showed that calls not being answered is the most annoying factor for older people: more than 52% of all over 56 years reported this, compared with 30% of 16-24s, and 36% of 25-40 year olds. Older people are also most irritated by annoying hold music – reported by 44% of over 66 year olds, compared with 39% of 57-66 year olds and only 26% of 16-24 year olds.

Another huge bugbear revealed by the survey is that 89% of those surveyed said they get frustrated when businesses don't include a phone number on their website.

However, despite consumer irritation with company calling experience, the phone is still

king when it comes to the preferred method of communicating with a business, voted for by 28% of those surveyed.

While the phone remains the most popular communication method, the survey showed the number of calls to companies is declining, but the calls themselves are lasting longer. Almost 30% of those surveyed said they are making fewer calls to businesses than they did three years ago, yet 44% said their calls are longer.

Businesses ignore the importance of good call handling at their peril, and managing calls properly is more important than ever, as the survey suggests consumers call up when it's really important:

38% if it was an urgent matter

33% if it was a complicated matter

17% if it was sensitive

15% if short on time

Perhaps not surprisingly, older people are more likely to call a company than younger: 43% of Baby Boomers (57-66 years) and 48% of over 66 year olds, compared to 21% of 16-24 year olds and 25% of 25-40 year olds.

In contrast, Younger people are more likely to use social media to contact a company: 15% of 16-24s compared to 2% of 57-66 year olds.

The survey suggests women are more likely to call a company if it's important, with 46% saying they'd call if they need to discuss an urgent matter, compared to 36% of men who would do so.



The power of a phone call in delivering excellent customer service is also shown in the fact that 77% of those surveyed said a great call experience is a positive differentiator for a company.

Similarly, a bad call experience could have repercussions on customer loyalty:

36% would take their business elsewhere

35% would complain to the business

26% would spread the word to friends and family

22% would call again and ask to speak to someone else

24% would write a negative review

Older generations seem to be far more likely to take their business elsewhere as a result of poor call handling: 44% of over 66 year olds and over 42% of 57-66 year olds, compared with 27% of 16-24 year olds.

Joanna Swash Group CEO of Money Penny commented: “The results of our survey demonstrate the enduring popularity of the phone, despite the plethora of communication channels now available to us. Customers use the phone when they have an urgent or sensitive issue to discuss, so companies cannot afford to provide a poor call experience, or business will be taken elsewhere. By mastering the art of call handling, businesses can keep their customers happy and loyal and boost the bottom-line in the process.”

SCAM ALERT

Autumn 2022: The biggest scams to watch out for right now

Scams are a huge problem in the UK, and across the world. Scammers are continuously developing their methods and techniques in order to bypass any interventions or growing consumer awareness.

According to UK Finance's most recent 'Fraud the Facts' update, £730.4 million was lost to unauthorised financial fraud in 2021. A further £583.2 million was lost in the same year to Authorised Push Payment (APP). APP scams involve the victim making an authorised bank transfer to a scammer's account.

This time of year is always more of an issue due to higher levels of spending. But this year, the cost of living crisis and the energy crisis are both giving scammers even more opportunity to con people out of their hard earned money.

This guide from KIS Finance goes through some of the biggest scams that you need to be aware of right now and over the next couple of months.

Cost of living

Scammers have been continuously exploiting the cost of living crisis by targeting consumers with fake discounts, refunds/rebates, grants, and free vouchers.

They are doing this to take advantage of those that are struggling with every day living expenses and looking for ways to earn more, receive loans and grants, or get discounts on anything from energy bills to grocery shopping.

Scammers have also been focusing on pensions, loans, and savings as people struggle to get to grips with their finances.

£400 energy discount scams

Scammers have been particularly taking advantage of the energy crisis as households across the UK struggle with rising energy bills.

From this month, all UK households should be receiving a £400 discount on energy bills over the course of the next six months. For the majority of households, the monthly discounts of £66 or £67 will be applied directly to the energy account or deducted from the bill.

Scammers have already been using this as a subject for scams in efforts to steal people's personal data and bank details. They have been sending messages out to people, posing as energy providers, and asking people to fill in their personal details and the bank account that they want the money paid into. This can come as a text, an email, or a phone call.

Once the scammers have your details then they can use these to access your bank account.

It's important to remember that you do not need to give your energy provider any details in order to receive this discount. The discount is applied automatically and your energy provider already has all of your information.

Any request for bank details in relation to the energy bill discount is a scam.

Shopping vouchers and discounts

Bogus shopping vouchers and discounts are a well-known trick and a countless number of this type of scam go out every year. However the cost of living crisis has seen people even more desperate to save money wherever they can, so this is making them more vulnerable to fall for scams like this.

Over the last couple of months there have been several scams involving fake supermarket vouchers and discount codes. Scammers have been posing as supermarkets



such as Tesco and Lidl and sending out phishing emails to thousands and thousands of people. The email urges you to follow a link which will take you to a website that asks for all of your personal information and sometimes even your bank details, claiming that they need this information to send you the vouchers and/or codes.

In some cases the scammers will ask you

to take part in a survey in order to win guaranteed vouchers instead. These have even been circulated on social media via fake pages that have been set up by scammers to look like an 'offers' page for well-known retailers.

It's important to remember that you must never click on links or attachments that have been sent to you via an unsolicited email or

text message. Also, if you see an offer like this then go to the supermarket's website directly. If they are running a promotion or offering vouchers then they will have all of the details.

Pension Scams

According to UK Finance, the number of pension pots accessed for the first time jumped by 18% this year compared to last year. The overall value of the money being withdrawn from pension pots rose to over £45 billion (up from £37 billion YOY) and the number of drawdowns rose by 24%.

Pensions are being exploited by scammers as they prey on those of an older generation that are worried about the cost of living.

Scammers usually trick their victims first and try to gain their trust by offering to do a pension review.

Worryingly, a survey conducted by the FCA found that 44% of just over 1,000 people (aged over 40) would happily take someone up on an offer of a pension review. Almost half of these people said that positive reviews of the person or company would be enough to reassure them.

Scammers exploit the fact that a lot of people aren't 100% confident in how pensions really work and how they can boost their savings. So the scammers try to gain their trust by explaining all of the ways that they can manage and boost their pension pot before asking for access or for any money to be withdrawn or transferred.

Some of the most common tactics that scammers use to try and get access to people's pensions pots include:

The offer of a 'free' pension review.

This is how a lot of pension scams begin and they will usually contact you out of the blue and offer to review your pension to make sure that you're getting maximum benefits out of it.

How to access your pension pot early

This is targeted towards those under the age of 55 and the scammers pretend that they can help you to access your pension savings before you are usually allowed to.

The promise or guarantee of high returns for investing your pension pot.

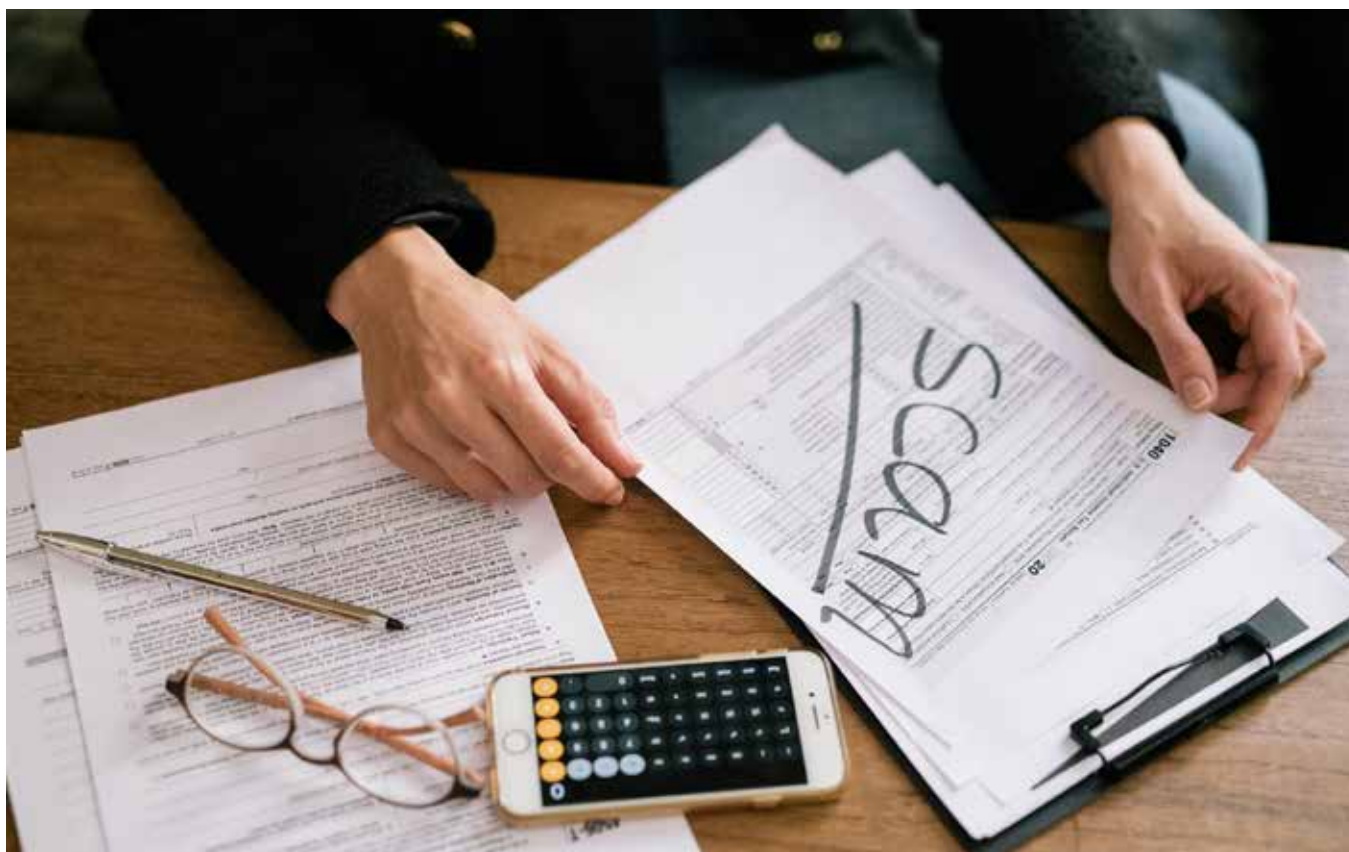
These tend to be unusual, unregulated, and high risk products which are usually overseas based.

You should never take unsolicited advice regarding your pension pot and you should certainly never withdraw money at the request of somebody else.

Black Friday

Although Black Friday isn't until the end of November, deals offered by retailers are getting earlier and earlier each year so it's important to start looking out for the different ways that you can be targeted.

One of the most common tactics that scammers use is phishing emails. They send out thousands, if not millions, of emails at a time with fake Black Friday promotions and discounts of well sought after products. They will usually make their emails look like they have come from large, well-known retailers like Amazon or Argos – retailers that they know will be offering genuine Black Friday discounts.



The links included in the emails will take you to bogus retail sites which have been designed solely to capture any details that you enter. The items that you think you ordered will either never arrive, or you will be sent something entirely different. The scammers will then disappear with the information you gave them to access your bank account or make purchases using your card details.

When it comes to Black Friday, make sure that you only shop through well-known, reputable retailers.

Christmas

Christmas related shopping scams are similar to those that we see going around for Black Friday. Because of the current cost of living crisis, we are expecting to see a lot of scams heavily focused on discounts and promotions

this year.

It's important to remain very vigilant towards phishing emails promoting Christmas discounts and also towards adverts and posts on social media. Scammers will often set up pages on sites like Facebook and Instagram to promote Christmas sales. They will use images of sought after Christmas gifts, like iPhones and Nike trainers, and promote massive discounts.

It's very important to apply a common sense approach to Christmas shopping – if something seems too good to be true, then it probably is. However, if you are interested in a deal that you've seen advertised, then go to the retailer directly through your search engine rather than clicking on an advert or a link sent to you via an unsolicited email.

Hybrid working has almost tripled, but staff want more flexibility in the office

*A study has revealed that despite the rise of hybrid working preferences, the office still has a valuable role to play, but flexibility around hours is crucial in the modern world of work. That's according to *The future of flexible working*, published by global leader in creating bespoke workplaces, Unispace.*

In its report – which surveyed 3,000 office workers – Unispace found that hybrid working has almost tripled since the pandemic, with 63% of those surveyed now working in a hybrid way. The report also revealed that over three quarters (77%) said that flexible start times would encourage them back to the workplace, indicating that employees seek not only flexibility in where they work, but also when they work.

Flexibility for all

Flexible working demand is higher among certain demographics, with the report revealing that 86% of those with caring responsibilities desired flexible start times, compared to 71% of those with no caring responsibilities.

When analysed by life stage, the data revealed that 80% of individuals living as part of a couple with dependent children and 76% of single parents wanted flexi-hours. Similarly, those with housemates were most likely to

be attracted by flexi-working, with 90% of this group admitting that the freedom to choose their own hours would entice them back to the office. This is compared to 70% of those living alone and 76% of those living with parents.

Sector and area differences

The data also revealed nuances across sectors with 83% of legal professionals stating that flexi-hours would encourage them back to the office. This is indicative of a move away from the sector's historical culture of long working hours. In the life-sciences and pharmaceuticals arena, which has traditionally kept more regular hours, 71% of respondents said flexible hours would entice them back to the workplace.

Elsewhere, those who worked in urban areas were more likely to covet flexi-hours compared to those working in suburban and rural offices (79% vs. 72% and 70% respectively), suggesting that a busy commute may dissuade individuals from the usual nine-to-



five working hours.

Regan Donoghue, Senior Principal, Workplace Strategy at Unispace comments:

“Optimising flexibility is a key challenge organizations are facing, not only when it comes to scheduling, but also ensuring how spaces support the work that is taking place. The days when the majority of staff were happy to work in an office environment Monday to Friday, nine to five, are now over. There is no doubt that hybrid working is the way forward, however there are clearly variations in demand between the many different groups of individuals that make up the workforce. This is why, in my opinion, it is critical for businesses to speak directly to their staff and get to the bottom of their desired set

up, rather than just assuming that one size will fit all.

“The workplaces of tomorrow must also be designed to support employees who choose to work in a more dynamic way. For example, by making sure that buildings are accessible earlier in the morning and later into the evening, refreshments and breakrooms are available throughout the day, and that there is sufficient space to accommodate workforces during the busiest working hours so that teams can work collaboratively and productively. Those employers that accommodate for the various groups that currently – and in future - comprise their workforce, will be sure to drive retention, engagement and attraction rates in what is a very competitive labour market globally.”

Boost your metabolism and burn fat while sitting at your desk

A new study has revealed one simple low-effort exercise can dramatically boost your metabolism and burn fat - while sitting at your desk.

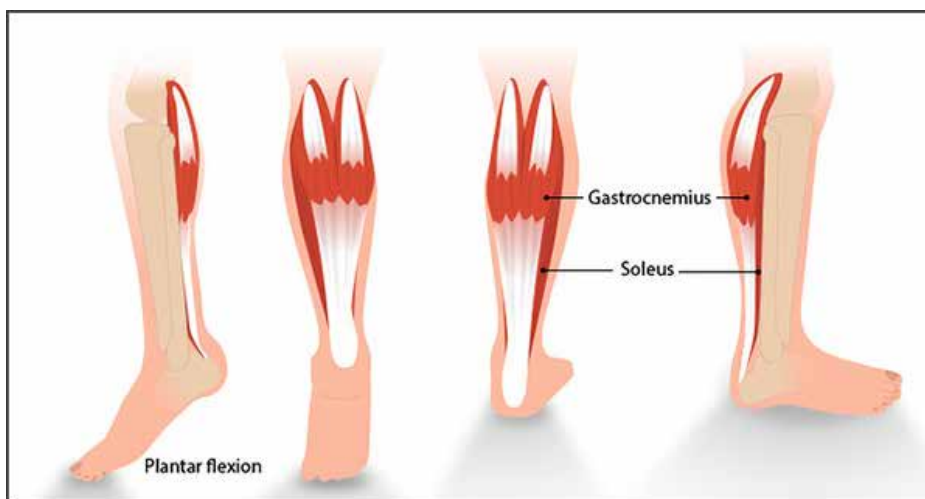
Researchers from the University of Houston discovered doing 'soleus push ups' continuously, even while sitting, can speed up the metabolism and improve blood glucose regulation.

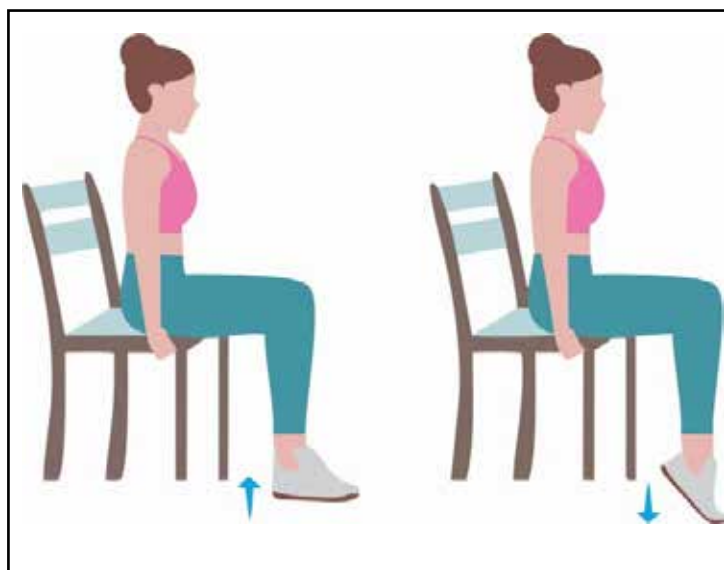
The study explained the soleus muscle is a large muscle that runs along the back of the lower leg and is essential for standing, walking and running.

Scientists recently discovered working out the soleus muscle simply by repeatedly lifting your heel while sitting down is more effective at regulating blood sugar levels than exercise, weight loss and intermittent fasting - which is good news for leg twitchers.

Popular neuroscientist Dr Andrew Huberman spoke about the study on his podcast Huberman Lab saying the research is 'very exciting' for those who want to improve their health but don't have time to move and exercise as much as they'd like.

'This study was focused on how people who sit a lot of the day and don't have the opportunity or a lot of physical movement and maybe don't even exercise at all, can improve





How do you do a soleus push up?

Your aim is to shorten the calf muscle.

1. Sit with your feet flat on the floor and muscles relaxed.
2. Raise your heel, keeping your toes on the ground.
3. Release the heel when it is at the top of its motion and place it back on the ground.

their metabolism and glucose utilisation,' he explained.

'It had people continuously do soleus push ups and they looked at things like blood glucose utilisation... they looked at metabolism and so on.'

Soleus push ups can be done by sitting on a chair with the feet flat on the floor then raising the heels with the toes on the ground, placing it back and repeating.

The movement is extremely low-effort as the soleus is so powerful it won't burn out or fatigue.

'In fact you could walk all day on this muscle and most likely it would not get sore,' Dr Andrew said.

The study focused on 25 men and women of different ages, Body Mass Indexes, and fitness levels to see if doing soleus push ups for 270 minutes or four and a half hours each day would effect metabolism and blood glucose levels.

'People who did these soleus push ups

experienced dramatic improvements in blood sugar regulation and in metabolism despite the fact that the soleus is just one per cent of the total musculature,' Dr Andrew said.

It saw a 52 per cent improvement in blood glucose fluctuations and a 60 per cent reduced insulin requirement after a meal.

Four hours of soleus push ups with breaks reduced the level of fat in the blood and doubled fat metabolism.

The simple repetitive movement can sustain an 'elevated oxidative metabolism' for hours which improve the regulation of blood glucose levels and in turn burn fat according to head researcher Marc Hamilton

'We never dreamed that this muscle has this type of capacity. It's been inside our bodies all along, but no one ever investigated how to use it to optimise our health, until now,' the professor of Health and Human Performance at the University of Houston said.

'When activated correctly, the soleus muscle can raise local oxidative metabolism to high levels for hours, not just minutes.'

How to embrace the Scandinavian concept of Hygge

This year has thrown so many curveballs. Many people are more stressed than they've ever been before. Embracing hygge in your life could help.

Ever Heard of Hygge?

During the long and dark winter months of the year, Scandinavians traditionally try to interject as much light as possibly into their lives. The Lucia festival, which happens on December 13th every year, is just one example of this. But light doesn't just mean actual light. It also means comfort, joy, and well being. It's something that consistently lands the nordic countries on the top 10 list of the happiest people on earth. Your ancestors also embraced this concept. It's called Hygge, and it's the subtle art of happiness.

What Exactly is Hygge?

Hygge is pronounced hue-guh. It can be used as a noun, adjective, or a verb. The word comes from a Norwegian word meaning "well being" and it's a centuries old Scandinavian / Danish concept that is used to describe a moment or feeling that is cozy, special, or charming. It brings to mind pleasant, engaging, mellow, good-humored, safe, and snug environments. It's comfort and pleasure combined. It's that inviting glow of The Shire from The Hobbit. The smell of candy and coffee on a warm summer night at Disneyland outside the Penny Arcade. It's The Great Hall with all the floating candles in Harry Potter. It could also be sipping on a glass of wine with a friend, or taking a relaxing bubble bath. There is no one thing that equates to the idea; instead, it's all of them combined. It's a general state of mind towards how you embrace life. After all, who doesn't want happy?

Where did Hygge come from?

According to research, the Danish borrowed the word Hygge from the Norwegians and made it into a broader concept. Since both countries are known for their cold snowy winters, hygge is often associated with lighting candles to make a place feel warmer. The idea also embraces cabins, wool, homemade crafts, knits, and fireplaces. Fair isle? Yup, that's hygge too. The Norwegians connect it to nature and sometimes to spending time in the snow. The Danish version of hygge, however, adopts many other definitions as well. It's probably because of this that it has become a widely used concept in Scandinavia. It was the word of the year in the Oxford and Collins dictionary in 2016, so that officially makes it an English word. And you might liken it to the yin and yang of Asia – the idea of maintaining harmony. But come on, who are we kidding? It's undeniably Scandinavian.

Why Do I Want To Embrace Hygge?

It's the little moments that count. We all know that. But how often do you stop and smell the roses? How many of these moments do you really have in your life? Are you over-worked? Overstressed? Distracted? If you answered "yes," I'm not surprised. We are have so much going on these days that it's hard for any of us to not feel overwhelmed. That's why it's time to start embracing hygge now, especially if it's a new concept to you. Putting a little more happiness into your life will improve how you feel, flow, and walk through life.



We can safely say that anyone who is quintessentially Scandinavian embraces hygge on a regular basis. It's built into the culture. Scandinavia tends to slow down and savor the moments more so than the rest of the world. But don't worry, you can embrace hygge no matter where you live. In fact, it's possible that you have already incorporated it into your life without even realizing it until now. Do you meditate, read books curled up in your favorite chair, or write a daily journal? If so, you already know what I'm talking about... it's the things you do for yourself to enjoy life that count. And yes, there is a word for all of it! Thank you Scandinavia!

The Big Hygge Idea List

To give you some ideas to implement, here's our list of creative, engaging, happiness-creating things to do:

- **Lighting candles**
- **Using aromatherapy**
- **Burning incense**
- **Creating homemade crafts**
- **Having a glass of wine with friends**
- **Leaving out bowls of healthy snacks in your home**
- **Turning off all distracting electronics**
- **Playing some relaxing music**
- **Adding rugs to soften an area**
- **Engaging in friendly conversation**
- **Taking a few deep breaths**





- Partaking in stress-free cooking
- Using blankets generously
- Reading a novel or book
- Putting flowers on the table
- Scattering rose petals
- Giving your cat some yarn to play with
- Enjoying some cheese and wine
- Sharing jokes with friends
- Trying an adult coloring book

- Making popcorn or eating some rich chocolate
- Reflecting on your day with gratitude

The list above can set you in motion, but you absolutely can take or leave whatever you want. You can also add or adjust anything on the list to fulfill specific tastes and make it your own. After all, it is about creating an atmosphere that will make YOU happier. If you're as snug as a bug in a rug then you are on the right track.

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UK speed camera tolerances revealed

Some speed cameras have tolerances, which means you could go a few mph over the speed limit before you get a fine.

The Metropolitan Police (MET) reduced their speed camera tolerances, which could lead to even more motorists getting fines unawares. Speed camera tolerances aren't an excuse for breaking the speed limit though.

This isn't the only thing that's confusing about speed cameras. Many drivers believe that all speed cameras flash. This is a myth – many of them catch you with infra-red technology instead. So, no flash doesn't automatically mean no speeding ticket.

Here's what you need to know about speed camera tolerances.

So how many mph over the speed limit can you go?

A 2019 Auto Express survey contacted 45 UK police forces. Of the 33 that responded, 25 shared information about when their speed cameras activate if a driver is going above the speed limit.

Most police forces have a tolerance of 10% plus 2 mph above the limit before a speed camera 'flashes'. So on a 30 mph road, a camera wouldn't normally activate unless a car drove past at 35 mph or faster.

So for example, On a 70 mph stretch of motorway, the threshold would go up to 79 mph.

The Metropolitan Police (MET) changed their speed camera tolerances from 10% + 3 mph to 10% + 2 mph. They didn't directly announce the change, so many drivers could be caught out by this.

But tolerances aren't an excuse for breaking the speed limit. The MET said that no matter what the threshold, drivers should always stick to the speed limit and never exceed it.

Do average speed camera tolerances work in the same way?

Average speed cameras work slightly differently to normal fixed and mobile speed cameras. Instead of measuring your speed over a short distance, average speed cameras take your speed over several miles.

This means they should be more accurate and so might not have the same tolerance levels as other speed cameras. That being said, all speed cameras should have some kind of tolerance built in to account for accuracy.

What's the range of a mobile speed camera van?

The typical range of a mobile speed camera van is around 1-2 miles on a straight stretch



of road. As you might expect, they can't see through or around bends. The speed detecting technology used also impacts the overall range of the mobile speed camera.

How much over the speed limit can you go before getting a ticket?

Technically, the Association of Chief Police Officers (ACPO) can allow tolerance of 10% + 2 mph on speeding before taking punitive action. Depending on the severity of the speeding offence, you might:

- Be offered to take a speed awareness course

- Get a fine
- Have points on your licence
- Be banned from driving

It's worth remembering that speed camera tolerances – where they exist – are used at the discretion of the police to follow the rules around speeding, speed cameras, and the law.

So they're within their rights to punish drivers that flout the speed limit by even just a few miles per hour. You can't rely on these discretionary thresholds as a defence if you're flagged for speeding.

It's also dangerous – speed limits are there for a reason in the first place.

These speed camera tolerances aren't a 'get out of jail free' card. Going even 1 mile an hour over the speed limit counts as speeding, and you could be punished accordingly if caught.

How many cars can a speed camera van catch at once?

Mobile speed cameras can catch speeding vehicles in either direction, coming towards or away from the speed camera van. Only 1 car can be captured at any one time, but the technology works incredibly fast. They can usually record a car's speed quickly and move onto another vehicle.

Don't assume you can lose yourself in the general thrum of traffic to dodge a speeding fine.

What are the penalties for speeding in the UK?

If the offence is minor, you might be asked to go on a speed awareness course rather than take the fine and points.

For more serious offences, though, that option isn't on the table and you face a fine, points on your licence and a possible ban.

Speeding fines are based on a percentage of your weekly income, with the minimum fine being £100. For reference, the median weekly UK income last year was £611.

This is in addition to getting points on your licence. Our speeding fine calculator lets you work out any potential fine.

I've been flashed by a mobile speed camera van. How long will it be before I get a ticket?

If you've been flashed by a speed camera - whether mobile or fixed, you should get your Notice of Intended Prosecution (NIP) within 14 days of the offence. The NIP is sent to the car's registered keeper, taken from DVLA information about the car based on its number plate.

This means you might get a speeding ticket sent to you if one of your named drivers was the one doing the speeding.

Do I need to tell my car insurance company about a speeding ticket?

Yes - you have to declare any speeding convictions or points on your driving licence to your car insurance company.

Although points remain on your licence for 4 years, insurers use them in their calculations for 5 years.

As a result, you could see your car insurance costs hiked up because insurers might deem you to be a bigger risk

According to research by Consumer Intelligence, a speeding conviction adds £50 to your annual car insurance costs, on average.

That's an additional £250 to pay while that conviction remains on your record.

The research also found that motorway speeding offences increased costs by more than £100 a year.