

## Admiral data reveals pothole claims in the UK rose by 62 per cent in the past two years

15 Jan 2025



The latest data from our UK business, [Admiral Car Insurance](#), reveals that the number of pothole-related claims continued to climb in 2024 and was 14% higher than 2023 - with a whopping 62% rise in the last two years <sup>3</sup>.

Admiral's data shows pothole related claims have increased by 175% since 2016, and 2024 is set to be a record year for them. Last year, Admiral saw more pothole related claims than any other year since 2016, with claims close to tripling in that nine-year period.

Previously, 2023 had marked a record year for potholes, following the infamous 'Beast from the East' in 2018 - which caused disruption and a spike in pothole

claims that year. However, 2024 has gone even further, with weather occurrences like Storms Henk, Kathleen and most recently Bert, Conall and Darragh<sup>4</sup> causing heavy rainfall, flooding and road deterioration.

As a result, potholes are recognised across the UK as a worsening problem – in the Autumn Budget this year, the Government committed to fixing an extra one million potholes per year, alongside pledging £500 million towards local road maintenance in 2025-26<sup>5</sup>.

Admiral Claims data from the last nine years reveals that 36% of pothole related claims occur between **January and March** - more than any other time of year. March is statistically the worst month for pothole related claims, as the month accounts for one in eight (12%) of all claims registered during the calendar year<sup>6</sup>.

The average cost of pothole damage also increased by 20% in 2024 compared with 2023, according to Admiral's claims data, likely linked to more technology in vehicles and a general increase in the cost of repairs<sup>7</sup>.

**Adam Gavin, Head of Claims at Admiral, said:** “January 15<sup>th</sup> marks National Pothole Day and anyone who drives will be familiar with that sudden ‘clunk’ from roads that are plagued with potholes. Potholes are more than just an inconvenience; they can also cause costly damage to your vehicle.

“Driving over a deep pothole, even at a low speed, can cause damage to your tyres, alloy wheels, steering alignment, wheel tracking and balancing and suspension. If the steering is severely damaged it can also make it difficult to control the vehicle, which could increase the risk of accidents.

“If you think you’ve hit a bad pothole, get out and check for damage at the safest opportunity. Take photos of the pothole and the damage to your car and consider taking your vehicle to a mechanic to check for damage.

“If you have Comprehensive cover, claiming for pothole damage through your insurer should be a straightforward process, but it can affect your no claims bonus and you may need to pay an excess. However, if your car gets damaged on a British road from a pothole and you don’t have comprehensive cover, you might not be able to claim on your insurance.

“You can always try to claim compensation for any damage caused to your car,

through whoever is responsible for the road you were driving on, although there is no guarantee you will be successful. This can be a tricky process, though, so we've created a [step-by-step guide](#) explaining how to claim compensation for pothole damage."

A pothole forms when water seeps into existing small cracks in the surface of the roads and then freezes and expands in the cold weather. The frozen water then evaporates during the warmer weather, causing gaps in the surface which get broken-down by-passing traffic.

With the number of potholes set to further increase, Admiral shares advice on how to try and claim for costly pothole damage from those responsible for the upkeep of the road.

## **How to claim compensation for pothole damage**

Although there is no guarantee that motorists will be able to claim any money back if their car is damaged by a pothole on a British road, Admiral has created a step-by-step guide explaining how to submit a compensation claim to the authority responsible for the road:

1. **Collect your evidence:** Make a note of the pothole's location, the time and date you hit it and get a photo, if it's safe to do so. Then take your car to a garage for the damage to be assessed and get the mechanic's report in writing; you'll need this when making your case. Remember, your case rests on the evidence you collect from the person you're making a claim from, so collect as much information as possible.
2. **Who's responsible :** The next step is to work out who maintains the road; different authorities are responsible for maintaining certain types of roads. For example, local roads, B roads and some smaller A roads are maintained by the local councils in England, Wales and Scotland. If you believe the council is responsible, you'll need to prove they've been negligent which is difficult. Asking for copies of highway maintenance schedules and reports of incidents (within 14 days of the accident) will help to demonstrate that either the highway hasn't been properly maintained or that a reported pothole problem hasn't been addressed. It's important to have the evidence which shows if the council had acted, the incident wouldn't have occurred.

3. **Reporting it:** Now you know who's in charge you'll need to lodge a formal claim – see if the relevant body has a template you can fill in. Include as much information as possible, including the mechanic's report and repair costs and any photos you've taken.
4. **Receiving an offer:** Is the council's offer acceptable, does it cover your costs? If not, go back to the council. You have a right to fair compensation if the council or Highways Agency has failed in its duty to keep the road in a fair state of repair. You also stand a better chance of settlement if the pothole has already been reported and the council hasn't acted.
5. **Offer rejected:** If you feel your claim has been unfairly rejected, you can seek legal advice or make a case through the courts. However, this could be a time-consuming process and is likely to be worthwhile only if the repair bill is considerable.
6. **Claiming through insurance:** if you have comprehensive cover you can claim for pothole damage on your insurance however it's worth considering the cost of the damage as well as your excess payments and if the claim will affect your No Claims Bonus.

## ENDS

### Notes to Editors

1. Number of claims January - December 2023 = 1,347  
Number of claims January - November 2024 = 1,529  
% increase = 14%
2. Number of claims January - December 2016 = 557  
Number of claims January - November 2024 = 1,529  
% increase = 174.5%
3. Number of claims January - December 2022 = 946  
Number of claims January - November 2024 = 1,529  
% increase = 61.6%
4. [UK Storm Centre - Met Office](#)
5. [Chancellor chooses a Budget to rebuild Britain - GOV.UK](#)
6. Total Number of claims January 2016 - November 2024 = 8,230  
Number of claims March 2016-2024 = 1,021  
March = 12.4% of total claims

7. Average cost of pothole related claims where settled 2023 = £4,595.  
Average cost of pothole related claims where settled 2024 = £5,959. %  
increase = 20.16%