

Lights, Cameras, Crash'em – The Blues Brothers tops list of most expensive movie crashes

- Elwood Blues files for the largest insurance claim in movie history at £5 million
 - The Joker forks out £2 million for totalling Batmobile
 - Charlie Croker's cliff hanger in The Italian Job costs up to £210,000

Car insurance specialist 1ST CENTRAL has compiled a list of the most bank breaking pile ups ever to grace the silver screen, revealing that Elwood Blues' epic crash in 'The Blues Brothers' would incur the highest claim in movie history.

The experts looked at how much a claim made from famous movie characters would cost based on typical criteria analysed when applying for car insurance. These included age and profession of the driver, as well as severity of the crash they were involved in.

If Elwood Blues were to claim on his shopping mall fender bender in the movie 'The Blues Brothers' it would be the highest claim ever made in Hollywood movie history at £5 million, due to the extensive property damage as well as being liable for multiple personal injury claims.

In another iconic movie crash, the Caped Crusader causes damage to a public underpass in The Dark Knight, but Batman would not be held liable as the Joker is at fault having fired his Bazooka causing the damage. The Joker would, however, now have a reason to be "so serious" seeing as he would have to fork out £2 million for the incident.

Driving your car off a cliff is also not recommended if you want to keep your premium down, as 'The Italian Job's' Charlie Croker and Thelma and Louise will agree. Leaving the film on a literal cliff hanger, Charlie luckily never found out his premium would rise to £30,000 per annum after his spin-out. Charlie's claim could have been as high as £200,000, considering his precious gold cargo, but could have been £10,000 more if he had made a call-out for road-side assistance. Whilst driving off the edge of the Grand Canyon would have cost Louise £30,000 to claim on with her car written off, there would also be an additional cost too for the additional personal injury claim for Thelma and Louise.

On the other end of the cost spectrum, despite causing £80,000 worth of damage to his Aston Martin DBS in 'Casino Royale', James Bond does not need to pay a penny. As an employee of the Crown, James doesn't require insurance because the government takes the place of the insurer.

Being a professional NASCAR racer came in handy for Cole Trickle in 'Days of Thunder'. Racing around the track, he totals his Chevrolet Lumina after a patch of poor visibility and causes a pile-up, known as 'The Big One'. Luckily for Cole, he isn't liable for any claims made against him as his team would have a separate policy for track insurance.

The most expensive claims that could be made from movie car crashes are:

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1. The Blues Brothers – Elwood Blues - £5,000,000
2. Bullitt – Steve McQueen – £3,000,000
3. The Dark Knight – The Joker - £2,000,000
4. Bad Boys 2 – Mike Lowry - £1,000,000
5. The Italian Job – Charlie Croker - £210,000
6. Bourne Identity – Jason Bourne – £100,000
7. Casino Royale – James Bond - £80,000
8. Dukes of Hazzard – Bo Duke - £50,000
9. Thelma and Louise - Louise - £30,000
10. Days of Thunder – Cole Trickle - £0

Commenting on the findings, Peter Creed, Co-founder and Chief Underwriting Officer of 1ST CENTRAL said: *“A number of factors had to be carefully considered when estimating the cost of the claims these drivers would make. Whilst our customers are unlikely to experience similar incidents, it’s a useful training exercise for our staff to undertake, so that they consider all aspects of processing a claim.”*

- ENDS-

Notes to editors

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About 1ST CENTRAL

1ST CENTRAL is an online car insurer founded by Ken Acott, Pat Tilley, Peter Creed and Mike Leonard. 1ST CENTRAL Insurance has enjoyed incredible growth since its launch in 2008, saving more than one million UK policyholders money on their car insurance and servicing more than £0.5bn of premium in its first five years of trading. 1ST CENTRAL provides employment for 600 staff and has been awarded Employer of the Year two years in a row at the 2014 and 2015 Gatwick Diamond Business awards. 1ST CENTRAL has also recently been awarded Counter Fraud Initiative of the Year - Personal Lines and Young Fraud Investigator of the Year at the Insurance Fraud Awards 2014. In February 2015 1ST CENTRAL was awarded the 5 Star Rating from the independent financial research company Defaqto.

1ST CENTRAL is a trading name used by the First Central Group (Group) companies. 1ST CENTRAL is now firmly established as a top 10 provider in the UK motor aggregator market and is ready to move into its next phase of sustained growth and expansion. 1ST CENTRAL is a proud sponsor of Brake, working with the charity to promote road safety awareness across the UK.