Further to the unfortunate shock that happened in the Stewart household, may I tell the House about the unfortunate shock in my household when I received a notice saying that I did not need to take any further action to continue my insurance with Tesco, but the small print indicated that the premium had gone up from £900 to £5,700 as I am the parent of a 17-year-old boy? It is a further sharp practice that the small print is not there, and it would have been very easy to miss the fact that I could have spent nearly two months' salary on insuring my 17-year-old boy. I think everybody in the House would agree that it would be entirely unreasonable and very difficult for anyone living in a very rural area, as I do, for my son not to be able to drive.

Iain Stewart (Milton Keynes South, Conservative)

My hon. Friend makes a powerful point. The shock in my household cannot even begin to compare with that in Totnes. She raises an extremely important point. Many of us will pay our motor insurance premiums by a monthly direct debit, and among all the paperwork that we receive it is very easy to say, "Yes, we'll continue with that policy," and then suddenly the premiums that we are paying shoot up. I echo her call for much more transparency and explanation on the renewal documents about what the new cost will be.