

UNDERGROUND ROADS



On this week's agenda: Underground roads. We hope the following comes in handy next time you're queuing for a cappuccino in your local coffee house and a fellow customer turns to you and says...

COFFEE CUSTOMER: I'm sure my commute is taking longer each day. With all the technology we have now, you'd think there's some way of reducing traffic.

YOU: You know the Tesla CEO, Elon Musk? Are you aware that he's involved with more than just electric cars, Hyperloop and space rockets? His latest pet project is to build sophisticated road networks under cities in a bid to make commuting less of a chore.

COFFEE CUSTOMER: Underground roads? Like tunnels? How would that help?



YOU: There won't simply be tunnels carved into the ground. If Elon has his way, cars would drive into a lift that carries them down to a track which they're then clamped to, and that would move them speedily to the end of the tunnel. Picture a cross between a Scalextric and a conveyor belt, or think of the Eurotunnel without the need for carriages, or a towing locomotive.

Drivers will hand over control to the system and, because it'll be less likely there will be obstructions and hazards to other people since it's underground, they could go as fast as possible with little chance of incident. No unexpected delays and increased safety.

COFFEE CUSTOMER: That's really cool. How's he getting on with that?

YOU: Alright, so far. He set up a separate company, with a great name. The Boring Company has purchased a second-hand drill, used to dig tunnels. They've experimented by drilling a few test tunnels under Space X HQ and they're currently seeking approval to expand one of them.

As with Space X, which aims to cut the cost of getting to space, The Boring Company wants to revolutionise the way tunnels are created, cutting the cost and speed up the process of building tunnels.

COFFEE CUSTOMER: Oh, right – I bet there'll be loads of advantages other than quicker commute times too?

YOU: You're right. Not only will our commutes hopefully be easier to bear, but these tunnels could go a long way to helping reduce emissions and individual fuel consumption. There could also be learnings for the growing autonomous cars market to refine their systems. As Tesla is one of the companies at the

forefront of this research, the two companies could collaborate on an integrated system in the future.

At this point, your drink will be served and you can smile modestly knowing that your chat went well.

INSURANCE IMPLICATIONS AT A GLANCE:

- If the tunnels end up being classed as a road, the Road Traffic Act could apply. If not, public liability insurance would need to be purchased to protect motorists while using the tunnels.
- If this reduced the number of vehicles the road this might reduce congestion and accident frequency.
- For the building phase, extensive construction cover would be necessary because of the inherent risk of tunnelling.
- A huge underground road network could present a tempting target for terrorists.
- Employer's liability for the people employed for maintaining this tunnel network.
- The tunnels could impact on surrounding properties with an increased risk of subsidence or heave damage – so the environmental impact would need very careful management.
- The risk of equipment malfunction and threats of cyber-attacks may generate a higher demand for machinery breakdown and cyber security covers.