

## INSURANCE QUALIFICATION & COVER RESTRICTIONS (UK) - CHECK BEFORE HIRING



### QUALIFYING DRIVERS

- **For Private Cars**  
Age limits 21 to 24 having held a full UK licence for 2yrs with an **additional £400 excess**  
Age limits 25 to 75 having held a full UK licence for 1yr
- **Commercial Vehicles up to 7.5tonne.**  
Age limits 21 to 24 having held a full UK licence for 2yrs with an **additional £400 excess**  
Age limits 25 to 69 having held a full UK licence for 1yr
- **For Minibuses & Motorhomes (where these vehicles are permitted on your fleet)**  
Age limits 25 to 69 having held a full UK licence for 2yrs with a minimum category D1 entitlement for minibuses.
- **Non-UK Licence Holders**  
Are acceptable at your discretion and with an **additional £400 excess**, subject to persons being aged over 25 yrs and having held a full licence for a minimum of 2 yrs. Non-UK licence holders looking to drive Minibuses or Motorhomes (where these vehicles are permitted on your fleet and endorsed on the Certificate of Insurance) must first be referred to the broker.

EEC licence holders must have a minimum category D1 entitlement to drive minibuses, and non-EEC licence holders are not entitled to drive minibuses in the UK whatsoever. You must be able to understand the licence and obtain a copy of the international driving permit where appropriate.

**Drivers outside the above requirements will NOT be insured unless a request has been made to the broker and the appropriate authorisation code has been given for inclusion on the rental agreement.**



### CONVICTION RULES – CHECK FOR CODES, FINES, DISQUALIFICATIONS ON LICENCE



**Persons who have been convicted of ANY MAJOR conviction during the past 5 years, or have any such prosecution pending are NOT acceptable.**

#### *Major conviction codes:*

AC10 – AC 30	DD10 – DD80	LC30-LC50	TT99
BA10 – BA30	DR10 – DR90	MS40-MS90	UT10-UT50
CD40 – CD70	IN10	NE99	XX99



**Persons have been convicted of ANY MINOR conviction are acceptable without referral subject to the following:**

- **Drivers aged 21-22:** must be free from endorsement.
- **Drivers aged 23-24:** are acceptable only if they do not disclose more than one MINOR conviction within the last 5 years.
- **Drivers aged 25-69 (75 for cars):** are acceptable only if they have MINOR convictions within the last 5 years which total 6 points or less. Speeding disqualifications up to 6 months within the last 5 years and MINOR convictions which total 7 to 9 points within the last 5 years are acceptable with an **additional £400 excess**.

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### **Minor Conviction codes:**

CU10 – CU80

MS10 – MS30

PL10 – PL50

CD10 – CD30

MW10

SP10 – SP60

LC10 – LC20

PC10 – PC30

TS10 – TS70



### **EXCLUSIONS – any rental not meeting the requirements of the Policy or Operators Guide, including:**

- Persons having not held a full UK licence for the required period
- Persons not having the correct entitlement to drive the vehicle being hired
- Use of the vehicle for carriage of passengers for hire or reward, racing, competitions, rallies or trials or hire for re-hire by the renter
- Persons who have had a policy cancelled or proposal declined or a renewal refused by an insurer
- Persons involved in the last 3 yrs in two or more accidents or one accident with costs exceeding £5000
- Persons hiring vehicles paying with cash, unless a credit or debit card is used to guarantee a deposit or excess
- Drivers involved with or connected with the following occupations:  
*NON-UK ARMED FORCES, ENTERTAINERS, SPORTS PROFESSIONALS, STUDENTS (other than cars), HAWKING OR GENERAL DEALERS, SCRAP MERCHANTS/DISMANTLERS, PROFESSIONAL GAMBLERS, MODELLING and UNEMPLOYED PERSONS* – for full details see the Operators Guide.



### **FOREIGN TRAVEL**

- You will need to notify us of any intended travel outside GB, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands and we will issue a 'Green Card' in accordance with the insurer's requirements.