HIRE INSURANCE REQUIREMENTS



WHAT DOCUMENTATION MUST YOU OBTAIN?

Sections marked * must be obtained from all drivers

- Copy of the photo card drivers' licence (address & ID must be up to date)*
- Online licence check check someone's driving licence information. Please note,

DVLA licence checks can only be carried out on driving licences issued from mainland UK*

- Two proof of address from separate sources*
- Cleared a traceable security deposit (BACS, Credit/Debit Card, PayPal, etc.)
- Signed rental agreement
- From 1st August 2021, Green Cards will no longer be mandatory for driving within

EU. Please ensure you arrange a VE103 certificate for hirers - gov.uk/taking-vehiclesout-of-uk/for-less-than-12-months

Additional criteria:

- Must meet the specified age limits within your policy and have at least 2 years driving experience (Full UK, EU, AU, US, CA, NZ & SA licence types).
- Two, 3 point convictions are acceptable (i.e. 2x SP30's, 3pts each) without referral.
- Single 4 point offences are acceptable without referral and subject to standard terms.
- Single 6 point SP30, SP50 and CU80 convections are acceptable subject to a £1000 excess. All other 6 points+ offences will require referral to the insurers.
- No more than one fault or outstanding incident/claim in the last three years.

PROOF OF ADDRESS

You must provide a total of two proofs of address from the following:

- Electricity (bill/statement)
- Water (bill/statement)
- Gas (bill/statement)
- Broadband/Landline
- Council tax
- TV licence
- Bank Statement
- Credit card bill / statement
- Mortgage statement
- Polling card

- HMRC self-assessment / tax credit
- Student loan
- Shotgun licence
- Payslip
- Mobile Phone Bills
- Pension letters
- Car Finance Statement
- Loan Statement
- Property deed

An annual council tax bill will be accepted. All other documents must be dated within 90 days of the hire date. The address & name on your licence must match both documents.

WHAT IS DECLINED?

Any document relating to insurance and any document that does not meet the above mentioned criteria – please contact us if you are unsure. (further criteria may apply – please review the most recent documentation issued by insurers).



FAQ'S

I HAVE AN EU, OR FOREIGN LICENCE, AND CANNOT DO A LICENCE CHECK ONLINE, WHAT CAN I DO?

You can find out whether you are eligible to drive in Great Britain by using the Government's online tool here: gov.uk/driving-nongb-licence.

Currently, EU licence holders under 70 years of age, living in the UK for longer than 12 months, who meet all the criteria mentioned above will be covered as standard. If you have an EU driving license and have been living in the UK for less than 12 months but can supply two proofs, as described above, plus passport, you are covered as standard. Anything outside of the above must be referred to our insurers.

YOU HAVE PAID FOR THE RENTAL BUT WON'T BE DRIVING, DO WE NEED TO TAKE A PAYMENT FROM THE ACTUAL DRIVER?

Yes, we do. Payment via a cleared & traceable method must be obtained by the primary driver unless otherwise agreed by the insurers.

YOU HAVE POINTS ON YOUR LICENSE. WHAT ARE THE RULES FOR HIRING A VEHICLE?

It depends on the number of points and the number of offences.

Two 3 point offences	Covered as standard
Any conviction less than 6 points	Covered as standard
Singal 6 point offence (SP30, SP50 or CU80)	Total £1000 excess will apply
9 points on licence for three 3 point offences	Additional £500 excess will apply
Single 6 point offence (MS90, IN10)	Requires referral
Any ban or disqualification	Requires referral

MY DRIVING LICENSE HAS EXPIRED AND IS IN THE PROCESS OF BEING RENEWED

Markerstudy have pre-authorised the following to be suitable as per the Driver Referencing requirements:

- Valid DVLA licence check
- Copy of passport
- 2 proofs of address

MY DRIVING LICENCE CONTAINS OUT-OF-DATE INFORMATION

You will need written confirmation from the DVLA confirming the adjustments have been made. This confirmation (usually supplied via email) alongside the proof of address, existing licence and updated DVLA check code will suffice.

ARE THERE ANY MEDICAL CONDITIONS FOR HIRING?

The insurers do not discriminate against medical conditions. So long as the DVLA/doctor/GP have not imposed any restrictions then you are covered as standard.

WHAT DO I NEED TO TAKE WHEN TRAVELLING TO A EUROPEAN COUNTRY?

Depending on the country you are visiting you may need some additional documents and equipment. Please refer to gov.uk/driving-abroad for further advice.