Resource 1: Problem page

I am planning on going to France for my holiday this summer and want to drive some friends there, so that we have a car during our trip. Will I be covered on my current insurance policy?

See Resource 2: Travelling abroad

I have recently passed my driving test and am a bit nervous about being on the roads by myself. I have insurance for my car, but I'm worried about getting into an accident with someone who doesn't have insurance. What should I do if this happens?

See Resource 2: Advice if involved in a collision

A friend recently told me about a hit-and-run accident that happened near my house – two cars crashed and one sped away before the other person could even get out of their car. This seems really unfair to me! Is there anything I could do if something like this happened to me in the future?

See Resource 2: Claiming against an untraced driver

I passed my driving test two years ago, but now I'm at university I very rarely drive my car. Do I really need insurance? It's an additional expense that I could really do without as a student!

See Resource 2: Driving uninsured

It takes ages to de-ice my car in the middle of winter. I'll usually go outside to turn the engine on and the heating up and then go back inside for five minutes to grab my stuff for the day while my car defrosts. My dad says I shouldn't leave my car unattended, but it's right outside the house and it saves me so much time in the morning! Who is in the right?

See Resource 2: Motor frosting

I've found a really cheap car insurance deal through social media, but I'm not sure if it's genuine. How can I tell if it's a scam, and what could happen if I buy it?

See Resource 2: Ghost broking

Resource 2: Information sheets



Travelling abroad

When travelling abroad in a UK-registered vehicle, it is important to ensure that motor insurance covers every country being visited.

Requirements vary between countries, and at least the minimum legal level of cover must be in place. Without appropriate insurance, drivers may face fines, delays at the border or be required to purchase costly short-term cover.

Before travelling, the insurance policy should be checked carefully, and the insurer contacted to confirm what level of cover applies abroad, whether additional costs apply and if there are any exclusions.

The UK is part of the Green Card Free Circulation Area (GCFCA), which includes all European Economic Area (EEA) countries, as well as Andorra, Bosnia and Herzegovina, Montenegro, Serbia and Switzerland. In these countries, UK motor insurance automatically provides the minimum legal cover (third party liability), and there is no requirement to carry a Green Card or show proof of insurance at the border.

However, this cover is limited. It usually only covers damage or injury caused to others and may not include damage to the driver's own vehicle, theft or personal injury. Drivers may therefore wish to check whether comprehensive cover applies when travelling abroad.

Some countries outside the GCFCA require a Green Card as proof of insurance. A Green Card is issued by a motor insurer and confirms that the minimum legal cover is in place. It should be arranged before travelling, and carrying a printed copy is recommended.

If a Green Card is not held where required, drivers may be refused entry or required to purchase frontier insurance at the border. This type of insurance is usually more expensive, provides only basic cover and is valid for a limited period.

In the event of a road traffic incident abroad, individuals should remain at the scene, ensure safety and exchange key details, including contact and insurance information. Photographs and witness details can support any claim, and incidents should be reported to the insurer as soon as possible.

Checking insurance arrangements in advance helps ensure legal compliance, reduces financial risk and supports appropriate action if an incident occurs while driving abroad.



Advice if involved in a collision

If a driver is involved in an accident with another driver who is not insured, they may still be able to claim compensation. MIB (Motor Insurers' Bureau) helps with these claims.

Immediately after the accident, or at a later time, a search can be carried out on Navigate (checkyourvehicle.org.uk) to confirm whether the other vehicle involved in the accident is insured.

If involved in an accident, drivers should remain calm and ask for the name and address of the other driver, as well as the registration number, make and model of the other vehicle. If the other driver says the claim must be submitted through their employer, it is important to ask for their details as well as the name of their insurer. Any other information about the other driver and the vehicle that can be gathered, such as telephone numbers, email addresses and so on, will be very useful. Witness details and photographic evidence can also support any future claim.

If the person driving the other vehicle refuses to give details of their insurance, it is important to walk away calmly and report the incident to the police as soon as possible, particularly if there is injury or significant damage – refusal to give insurance information is a criminal offence.

Insurers also need to be told as an insurance policy requires all accidents to be reported irrespective of 'fault'.

MIB should be contacted for advice or to begin a claim where appropriate, so that the next steps can be discussed and additional information can be given.



Claiming against an untraced driver

If a driver is involved in an accident with a driver who leaves the scene, they may still be able to claim compensation. MIB (Motor Insurers' Bureau) helps with these claims

1. Report the incident to the police

For MIB to be able to deal with a claim for damage to the vehicle or other property, the incident must be reported to the police within 24 hours of the accident. For claims for injury, this must be done within 14 days. Where it is not possible to comply with these time limits, the matter must be reported to the police as soon as reasonably possible.

2.Make enquiries

The nature of hit-and-run accidents is that identification of the driver responsible for the accident is very difficult. A driver should, however, make enquiries to see if they can identify the driver. Details of the accident should be checked with the police and, if any information is available, contact with the other driver should be attempted, if appropriate.

If the driver cannot be identified, an attempt should be made to identify the vehicle involved through any registration number that has been given. Witness details, CCTV footage and photographs of the scene may also help support identification and any future claim.

3. Contact insurer

Drivers should contact their own insurance provider because:

- If they have comprehensive cover then their own insurer should deal with the vehicle damage claim
- The insurance policy requires all accidents to be reported
- The insurer may be able to trace the other driver or their insurers
- The insurer also has access to Navigate, which may contain details of the driver's insurers. Insurance details can also be checked by visiting **https://enquiry.navigate.mib.org.uk/checkyourvehicle**.

Where the driver cannot be identified, MIB can be contacted for advice or to begin a claim where appropriate.



Driving uninsured

Under the Continuous Insurance Enforcement (CIE) scheme, MIB and DVLA work in partnership to continually identify uninsured vehicles by systematically comparing DVLA's taxed vehicle records against those held on Navigate.

The registered keeper of any non-exempt vehicle that appears to be uninsured (that is, it is not present on Navigate) will be sent an Insurance Advisory Letter (IAL). This letter will advise them their vehicle appears to be uninsured and unless they take action, they will receive a penalty from the DVLA.

If, after receiving an Insurance Advisory Letter (IAL), a registered keeper fails to follow the advice set out in the letter they will face:

- A fixed penalty notice of £100
- Their vehicle being clamped, seized and disposed of
- A court prosecution and a maximum fine of £1,000.

Data from Navigate is shared with all UK police forces so that their Automatic Number Plate Recognition (ANPR) cameras can quickly and easily tell if the vehicle in front of them is insured or not. Vehicles being driven without valid insurance may be seized by police.

If a driver is caught driving a vehicle on UK roads without valid insurance, the consequences could include:

- Having their vehicle seized
- Six penalty points on their driving licence
- A fixed penalty of £300
- A fee to release the car.

In addition, driving without insurance may result in significantly higher future insurance premiums, as insurers may consider the driver to be higher risk.

If the case goes to court, they could get:

- An unlimited fine
- Disqualified from driving.



Motor frosting

British Insurance Brokers Association (BIBA) warns motorists not to leave their vehicles unattended with the engine running while defrosting the windscreen, as many insurers will not pay the claim should the car be stolen.

BIBA predicts that many drivers may leave their vehicles at risk by leaving the keys in the ignition while the vehicle is unattended. But motorists should be aware that if the vehicle is stolen, they may not be able to claim on their insurance because:

- Most motor insurance policies now have a specific 'keys in car' or 'vehicle left unattended' clause and exclude claims in these circumstances
- In addition, there will be a 'reasonable care' clause, whereby the insurer may reject a claim on the grounds of the policyholder being reckless in not safeguarding the vehicle.

BIBA urges consumers to be aware that there are a number of situations that could leave them at risk:

- Leaving the keys in/on the vehicle or in the ignition
- Leaving the engine running while the vehicle is unattended
- Leaving an unlocked vehicle unattended
- Vehicles are most vulnerable when people are paying for petrol or are outside the family home.

Waking up on a freezing cold morning, it can be tempting for a driver to save a few extra minutes by starting the engine and warming the vehicle up while they nip back inside to finish getting ready. But, from experience, BIBA knows that many motorists who do this may be at risk from 'frosting', which is when opportunist thieves steal the vehicle with the keys in the ignition, while the windscreen is being defrosted.

There are a number of exclusions that can lead to the policyholder not being able to claim for the stolen vehicle and BIBA's top tips for ensuring drivers don't face this problem are:

- Leave enough time to defrost the car properly
- Stay with the vehicle at all times when defrosting
- Never leave the vehicle unattended (however briefly) with the keys in/on the vehicle
- Never leave the vehicle unlocked or with an open window while unattended.



Ghost broking

Ghost broking is a type of fraud where someone sells fake or invalid motor insurance policies, often posing as a legitimate broker. This is a growing issue, with the Insurance Fraud Bureau (IFB) reporting that ghost broking accounts for a significant proportion of investigations and is one of the most common types of insurance fraud.

Ghost brokers often target young drivers by offering unusually cheap deals, especially through social media, messaging apps or word of mouth.

Ghost brokers may use a range of illegal techniques, including:

- Selling completely fake insurance policies
- Altering or manipulating genuine policies (eg changing details to reduce the price)
- Using false information to take out a policy and then selling it on
- Forging or editing insurance documents to make them appear legitimate.

In many cases, the buyer believes they are insured, when in reality the policy is invalid or does not exist.

Buying a fake policy has serious consequences, even if this was not done intentionally. If stopped by police, the driver will be treated as uninsured.

Consequences can include:

- A fixed penalty of £300
- Six penalty points on a driving licence
- The vehicle being seized, with a fee of at least £150 to recover the vehicle
- Possible court action, which could lead to an unlimited fine
- Disqualification from driving
- Driving conviction, which may appear on a basic DBS check.

In addition, drivers will still need to purchase valid insurance, often at a much higher cost.

Warning signs of a ghost broker can include prices that seem much cheaper than other quotes, being contacted through social media or messaging apps, and requests for payment via bank transfer or cash. Individuals may also be asked to put the policy in someone else's name or receive documents that look unusual or contain incorrect details. Pressure to act quickly or accept 'limited time' offers is another common tactic.

To protect themselves, individuals should only buy insurance from authorised insurers or brokers and check that the provider is registered with the Financial Conduct Authority (FCA). It is important to avoid deals that seem too good to be true, never share personal details with unverified individuals and carefully check all policy documents once received. Using trusted comparison websites or going directly to insurers can also reduce risk.

Ghost broking is a serious form of fraud that can leave drivers uninsured without realising it. Taking time to check that insurance is genuine helps avoid legal consequences, financial loss and risks to personal safety.

Resource 3: Higher or lower

Do the following make the cost of car insurance higher or lower?

	Higher or lower?
1. Paying for car insurance monthly, instead of one lump sum for the year.	
2. Increasing voluntary excess (if a driver makes a claim, they have to pay a contribution towards the cost, regardless of whether the accident is their fault or not – they can decide the maximum amount they will pay (i.e. the "voluntary excess")if they have to make a claim, but this will affect the overall cost of the policy).	
3. Building a 'no-claims discount' by avoiding collisions or making claims, or paying to protect it.	
4. Making modifications to a car, eg increasing the engine size, adding body kits, having a custom paint job.	
5. Having penalty points on licence.	
6. Taking an advanced driving course, such as Pass Plus.	
7. Getting a telematics insurance policy (or 'black box' policy). This uses a device installed in the car to measure how a car is being driven.	
8. Buying a car with a large engine.	
9. Putting an additional, experienced driver on the policy.	
10. Parking the car in a garage rather than on the side of the road.	

Resource 3a: Higher or lower – teacher answers

Do the following make the cost of car insurance higher or lower?

	Higher or lower?
1. Paying for car insurance monthly, instead of one lump sum for the year.	**Higher** – paying monthly for car insurance means that the car insurance cover for the year has been given as a loan, so interest will be added to the total amount. Paying in one lump sum will be cheaper overall as no loan has been given; the year's cover has been paid upfront.
2. Increasing voluntary excess (if a driver makes a claim, they have to pay a contribution towards the cost, regardless of whether the accident is their fault or not – they can decide the maximum amount they will pay (i.e. the "voluntary excess")if they have to make a claim, but this will affect the overall cost of the policy).	**Lower** – if the voluntary excess is higher, the overall insurance cost will be lower. However, if a claim is made the voluntary excess must be paid, so it is important that it is affordable.
3. Building a 'no-claims discount' by avoiding collisions or making claims, or paying to protect it.	**Lower** – if a driver does not make a claim, a no-claims discount can reduce future premiums (even if minor incidents occur but are not claimed for).
4. Making modifications to a car, eg increasing the engine size, adding body kits, having a custom paint job.	**Higher** – cars with modifications tend to be more expensive to fix than cars without. Making modifications to a car (that are not safety related) can increase the cost of insurance. A driver must alert their insurer if any modifications have been made – if they fail to do so, the insurance policy may become void and any claims rejected.
5. Having penalty points on licence.	**Higher** – penalty points increase the cost of insurance as the driver does not have a record of driving safely.
6. Taking an advanced driving course, such as Pass Plus.	**Lower** – some insurers may offer discounts for additional driving qualifications (but this is not guaranteed and varies between providers).
7. Getting a telematics insurance policy (or 'black box' policy). This uses a device installed in the car to measure how a car is being driven.	**Lower** – these can help cut the cost of insurance if a driver is recorded as driving safely.
8. Buying a car with a large engine.	**Higher** – a more powerful car increases the likelihood of being involved in a car accident, is often more expensive to repair and is more likely to be stolen – therefore, insurance premiums tend to be higher.
9. Putting an additional, experienced driver on the policy.	**Lower** – but while adding an experienced driver can result in cheaper insurance, they should never be added as the main driver unless they actually are the main driver (this is known as 'fronting' and is illegal!). If insurers are lied to, the policy can be invalidated (and there may be a criminal prosecution) – this will increase insurance costs or make it extremely difficult to buy insurance in the future.
10. Parking the car in a garage rather than on the side of the road.	**Lower** – as the car is more vulnerable to theft if parked on the street, keeping it in a garage or car park may reduce the insurance cost.