

YOUR CAR INSURANCE CHECKLIST

Understanding car insurance is just as important as learning to drive. Without the right cover in place, your insurance could be cancelled or made void, leading to serious consequences. Here are some top tips to stay safe and legal on the road.

01 ARE YOUR DETAILS CORRECT?

Even a small mistake (like your date of birth or number plate) can leave you uninsured. Double-check everything on your policy and notify your insurer of any personal detail changes.

02 WHAT ARE YOU USING YOUR CAR FOR?

Driving to see friends? Commuting to work? Delivering food or parcels? Different activities need different cover. Make sure your policy matches how you'll use the car.

03 ARE YOUR PAYMENTS UP TO DATE?

A single missed payment can cancel your insurance. Keep an eye on bank alerts and emails from your insurer.

04 ARE YOU REALLY THE MAIN DRIVER?

Don't put a parent down as the main driver to save money – that's fraud and known as fronting. You must be the main driver on your policy if you use the vehicle most, or risk ending up on the Insurance Fraud Register.

05 WHERE IS YOUR INSURANCE FROM?

Be careful with cheap deals online or on social media. Too-good-to-be-true deals are usually fake and sold by Ghost Brokers. Always make sure your provider is a member of MIB or BIBA.

06 HAVE YOU MADE ANY CAR MODIFICATIONS?

New wheels? Got a spoiler? Tell your insurer. Even small changes must be declared.

07 CAN YOU DRIVE SOMEONE ELSE'S CAR?

Most policies don't let under-25s drive a parent's or friend's car. If you need to, get short-term cover instead.

WHAT HAPPENS IF YOU DRIVE UNINSURED?

Driving uninsured or with inadequate cover has long-lasting consequences:

- **£300 fine**
- **Six penalty points** (enough to lose your licence as a new driver)
- **Car seized** and even crushed
- **Potential driving ban and unlimited fine** if it goes to court
- **Harm to job prospects** due to a conviction
- **£1,000 increase** to average future premiums

ALWAYS review your insurance policy carefully and contact your provider if you need to discuss your cover.

MIB is the not-for-profit organisation responsible for making roads safer by reducing uninsured driving, and compensating victims of uninsured and hit-and-run collisions. Find out more at mib.org.uk/talkaboutinsurance

