

Self-Drive Hire

Driver referencing

It is vitally important that all your self-drive hires are appropriately referenced. If you fail to complete adequate hirer/driver checks you may find your insurance is invalid. We've put together a comprehensive guide to what you need to do to ensure your clients are adequately referenced.

What documentation must you obtain?

- Copy of the photo card drivers' licence (Address & ID must be up to date)
- Online licence check – check someone's [driving licence information](#)
- Two proof of address from separate sources
- Cleared a traceable security deposit (BACS, Credit/Debit Card, PayPal etc.)
- Signed rental agreement

Additional criteria:

- Must meet the specified age limits within your policy and have at least 2 years driving experience (Full UK or EU Licence types)
- Two, 3 point convictions are acceptable (i.e. 2x SP30's, 3pts each) without referral. Single convictions totalling 6 points+ will require referral unless otherwise specified below
- No more than one fault or outstanding incident/claim in the last three years

Proof of address

Primary Proof of Address:

- Electricity
- Water
- Gas
- Broadband/Landline
- Council tax
- TV licence
- Bank Statement
- Credit card bill / statement
- Mortgage statement
- Polling card
- HMRC self-assessment / tax credit

Secondary Proof of Address:

- Student loan
- Shotgun licence
- Payslip
- Mobile Phone Bills
- Pension letters
- Car Finance Statement
- Loan Statement
- Property deed

Both 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).

Frequent referencing queries

My hirer has an EU, or foreign licence, and they cannot do a licence check online, what can they do?

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 they 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 their passport they are covered as standard.

Anything outside of the above must be referred to the insurers.

The hirer has paid for the rental but won't be driving, do we need to take a payment from the actual driver?

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

The hirer has points on their license. What are the rules for hiring my vehicle?

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

- If your hirer has any ban or disqualification this will need to be referred.
- If they have 9 points on their license for three x 3 point offences a £500 excess will apply
- If they have a single 6 point offence (MS90, IN10, CU80, CD and SP offences) this will require a referral
- Two x 3 point offences or anything less than 6 points are covered as standard.

My hirer's driving license has expired or has 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 client's proof of address, existing licence and updated DVLA check code will suffice.

For any expired licences please refer to the most recent Government announcements regarding licence extension, [here](#). Expired licences within the extension are covered as standard.

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.