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Insurance: FAQs

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1 How is insurance overseen in the UK?

1.1 Who regulates the insurance industry?

A few different organisations regulate the insurance industry.

Firms providing regulated financial services like insurance must be authorised by the Financial Conduct Authority (FCA).

Authorised firms must comply with requirements in the FCA Handbook which sets out general rules all financial service firms must follow as well as specific rules for the insurance industry. [1]

The FCA's statutory objectives are to protect consumers, enhance the integrity of the UK financial system, promote effective competition, and facilitate the international competitiveness of the UK economy. [2]

The FCA is an independent public body, accountable to the Treasury and to Parliament. All its funding comes from fees paid by regulated firms.[3]

The Prudential Regulation Authority (PRA), a Bank of England body, is responsible for prudential regulation of the insurance sector. That means it makes sure that insurers are financially resilient and managing their risk properly. [4]

The Competition and Markets Authority (CMA)[5] is an independent non-ministerial department that can intervene to promote competition and consumer protection across all markets. The CMA might be involved in insurance issues, for instance, if there are concerns that competition is limited.

1.2 Who oversees complaints about insurance?

The Financial Ombudsman Service (FOS) is an independent dispute resolution service that plays a central part in investigating consumer complaints about financial services regulated by the FCA. [6]

1 FCA, FCA Handbook
2 Financial Services and Markets Act 2000, sections 1B-1EB
3 FCA, "About the FCA" (updated 10 July 2025)
4 Bank of England, "What is the Prudential Regulation Authority (PRA)" (updated 30 October 2025)
5 CMA website
6 FOS, "Governance and funding" (accessed 7 January 2026)

It runs a standard complaints process for consumers, as set out in section 2.1 of this briefing.

The FOS's service is free to people and businesses who choose to use it. The service is funded by:

- the FCA levy on financial businesses that it regulates
- fees charged to some financial businesses when the FOS considers complaints about them[7]

The ombudsman's website goes on to emphasise that its decisions are impartial and not impacted by the funding it receives.[8]

1.3 Who represents the insurance industry?

There are two main industry bodies: the Association of British Insurers (ABI) and the British Insurance Brokers' Association (BIBA).

The ABI has over 300 members from the insurance and long-term savings industry.[9]

BIBA has around 1800 members and represents the interests of insurance brokers, intermediaries and their customers.[10]

BIBA also operates a service to help consumers find policies that meet their specific needs.[11]

1.4 Where can I get general guidance about insurance?

The following organisations provide useful overviews of insurance for consumers:

- Citizens Advice[12]
- MoneyHelper[13]
- The Association of British Insurers

7 FOS, "Governance and funding" (accessed 7 January 2026)
8 As above
9 ABI, "About us" (accessed 7 January 2026)
10 BIBA, "About us" (accessed 7 January 2026)
11 BIBA, Find Insurance Service
12 Citizens Advice, "Consumer" (accessed 7 January 2026)
13 MoneyHelper, "Insurance" (accessed 7 January 2026)

- The British Insurance Brokers' Association

2 Complaints and concerns

2.1 How do I complain about an insurance provider?

Complain to the provider

Many complaints can be resolved by discussing the matter with the relevant insurer.

If that doesn't resolve the situation, the next step is to follow the company's complaints procedure. Various organisations offer further advice about doing this, including MoneyHelper.[14]

Firms regulated by the Financial Conduct Authority (FCA) have to run their complaints handling process according to specific rules.[15] This means complainants should expect the insurer to send a prompt acknowledgement of a complaint, keep complainants informed about the progress of the complaint, and make a final decision on the matter within eight weeks.[16]

What if that doesn't resolve the matter?

If the company doesn't reply within eight weeks or the reply isn't satisfactory, customers may complain to the independent Financial Ombudsman Service (FOS).[17] The FOS can help individuals and some businesses and publishes guidance about who is eligible to use its service.[18]

The FOS explains how to refer a complaint on its website and also has free helplines which may be useful for people wishing to informally discuss their issue before formally referring a complaint: [19]

- 0800 023 4567 for individuals
- 0800 032 8000 for businesses, charities and trusts

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14 MoneyHelper, "How to complain to your bank, lender or card provider" (accessed 7 January 2026)
15 FCA, DISP 1 Complaint handling procedures for firms (accessed 7 January 2026)
16 FOS, "Before we get involved" (accessed 7 January 2026)
17 FOS, "Contact us" (accessed 7 January 2026)
18 FOS for small businesses, "Who we can help" (accessed 7 January 2026)
19 FOS, "How to complain" (updated 4 January 2023)

What can the FOS deal with?

What the FOS can deal with is set out in part 16 of the Financial Services and Markets Act 2000.[20] In most cases, only activities that are authorised by the FCA are covered.

Firms and services based outside the UK are not generally covered by the FOS.[21] Customers may however sometimes be covered by similar schemes operating in other countries.

Other reasons which may prevent the FOS from looking into a complaint include:

- The FOS has already looked into the complaint.
- The complaint wasn't made within time limits. Complaints to the ombudsman should normally be made within six months of receiving the reply from the company.[22] Also the FOS can't usually investigate very old complaints; it can generally only look into complaints made within six years of the event being claimed about, or within three years of the customer being aware they had cause to complain.
- The FOS decides a court would be better placed to deal with the complaint, or there is court action ongoing.

How does the FOS deal with complaints?

In most cases a FOS case handler will first provide an assessment of a complaint and may recommend compensation.[23]

Both sides have the right to reject the case handler's recommendation and to ask for a review. The case will then be passed to a FOS ombudsman who will consider the case again and issue a 'final binding decision'.

If the complainant accepts the final decision, it becomes legally binding for both parties, meaning the company they complained about will have to take whatever action the FOS recommended.[24]

The FOS also has a database of earlier cases and decisions which offer an insight into its approach.[25]

20 Financial Services and Markets Act 2000, part XVI
21 FOS, "Complaints we can't help with" (accessed 7 January 2026)
22 FOS, "Time limits" (updated 17 August 2022)
23 FOS, "How we make decisions" (accessed 7 January 2026)
24 FOS, "How we handle complaints" (accessed 7 January 2026)
25 FOS, Ombudsman decisions

What if I'm not happy with the ombudsman's final binding decision?

The FOS offers no right of appeal against the final binding decision. But if the customer is unhappy with the decision they may choose not to accept it and follow other routes, such as via the courts.[26]

They may also consider taking the case to court for a judicial review. The FOS explains that this would not look at the dispute itself:

> A judicial review usually focuses on the process an ombudsman has used to make their decision, not on the facts and evidence of the dispute itself. You'd probably need to get legal advice before starting judicial review proceedings.

More information on accessing legal advice available the Commons library briefing paper on Legal help: Where to go and how to pay.

Some complainants have alleged that the FOS's decision in their case was made on the basis of misleading or untruthful evidence supplied by the firm. The FOS has said that if it was made aware of compelling evidence of this, it would invite the firm to change its position or mediate and, if the firm refused, allow a new complaint from the complainant.[27]

If a complainant is not happy with the service they received from the FOS, they can follow the FOS's internal process which culminates in an assessment by an Independent Assessor to look at how the FOS handled the case. However, this complaints process will not re-examine the outcome of the case, but rather the FOS's process and service.[28]

2.2 How do I complain about a loss adjuster or loss assessor?

Loss adjusters are third party businesses which act on behalf of insurers to investigate insurance claims.[29]

If someone has a complaint about how a loss adjuster has assessed their claim, they would need to complain via their insurance company and then follow the standard complaints process set out in section 2.1 of this briefing. This is because insurance companies employ loss adjusters as their agents.

[26] FOS, "How we make decisions" (accessed 7 January 2026)
[27] Letter from Nausicaa Delfas, Chief Ombudsman at the FOS to Mel Stride MP, Chair of the Treasury Select Committee [PDF], 9 March 2022, page 8
[28] FOS, "Complaints about our service" (accessed 7 January 2026)
[29] Chartered Institute of Loss Adjusters, "Advice for policy holders" (accessed 7 January 2026)

The Chartered Institute of Loss Adjusters does have a complaints procedure, but this covers breaches of professional behaviour by members. It would not normally cover advice given to insurance companies.[30]

By contrast loss assessors are hired by policyholders to represent their interests during the claims process. Loss assessors are regulated by the FCA and so consumers can escalate complaints about loss assessors to the FOS as set out in section 2.1 of this briefing.[31]

2.3 Can I still complain about PPI (payment protection insurance)?

There was a deadline of 29 August 2019 to submit complaints to the relevant financial business about being mis-sold PPI.[32]

The Financial Ombudsman Service notes, though, that customers may still be able to submit a complaint if there were exceptional circumstances that prevented them from doing so before the deadline.[33]

They may also be able to still submit a complaint if:

- they bought a PPI policy after 29 August 2017
- their complaint is about a claim being turned down by an insurer.[34]

2.4 My insurer has rejected my claim because they say I didn't give accurate information when taking out the policy. What can I do?

Insurers may reject claims if they find that the information provided to them was inaccurate. For example, if a home insurance policyholder did not tell their insurer that someone living at the property had a bankruptcy order, the insurer may decline claims made under the policy.

Customers must take reasonable care to ensure they do not make misrepresentations to their insurer when taking out a policy or renewing a policy under the Consumer Insurance (Disclosure and Representations) Act

30 Chartered Institute of Loss Adjusters, "Advice for policy holders" (accessed 7 January 2026)
31 FCA, The Perimeter Guidance Manual, section 5.7.1 (accessed 7 January 2026)
32 FCA, "PPI complaints" (updated 23 April 2025)
33 FOS, "Time limits" (updated 17 August 2022)
34 As above

2012. If they do not, insurers may be allowed to void policies and refuse false claims or alter the terms of a policy.

What is considered "reasonable care" is subject to various factors laid out in the legislation.

If a customer disagrees with their insurer, and feels they did take reasonable care, they can make a complaint to their insurer and escalate this to the FOS if necessary.

Mid-term changes

Sometimes, circumstances change in the middle of an insurance contract which could have a material impact on the insurer's decision to offer insurance or what they charge.

For example, fitting an expensive sound system into a car might increase the risk it is stolen and so make the car more expensive to insure.

Insurance contracts may require policyholders to tell their insurer about specific changes of circumstance, or risk some claims against the policy being voided.

With the case of mid-term information disclosures, policyholders are not protected by the Consumer Insurance (Disclosure and Representations) Act 2012 and so insurers may be able to reject a claim even if the policyholder took "reasonable care" to inform them of changes in their circumstances.

However, policyholders can still complain in these instances and escalate their complaint to the FOS, if they feel they have been treated unfairly.

2.5 If I want to claim damages from a company which no longer exists can I claim against their insurer?

In some cases, an individual may feel they are owed damages by a company. For example, a worker might develop health conditions associated with the work for a company. Or a leaseholder may discover serious faults in the property they purchased, caused by the developer.

If the liable party still exists, then the individual can take legal action directly. However, if the company has been shut down, individuals may be able to claim against the company's insurer.

In England and Wales, this is governed by the Third Parties (Rights Against Insurers) Acts. For most modern cases, the Third Parties (Rights Against Insurers) Act 2010 applies. This often allows a claimant to bring a claim directly against the insurer without first restoring the dissolved company.

Older cases may still be governed by the Third Parties (Rights Against Insurers) Act 1930, which can require the dissolved company to be restored before a claim can proceed. Which act applies depends on when the liability arose and when the company became insolvent or was dissolved.

Individuals should consider obtaining legal advice before attempting to bring a claim against an insurer.

3 Prices and policies

3.1 How can I find suitable insurance policies?

For many people and types of insurance, online price comparison websites (PCWs) offer a quick way to find and compare potential policies. These typically ask customers to enter relevant information. They then return offers based on that information. Choosing one of the offers transfers the customer to a company's website where they may have to provide some further information.

But there are limits:

- PCWs often rely on standardised questions. This means that they may not be able to provide insurance quotes for more unusual situations – or the quotes may be much less competitive.
- They usually return results ordered from lowest price. This can mean that companies may offer low headline prices, but with overall lower levels of cover and higher excesses.
- In many cases, companies may pay for their results to appear first.
- Many companies don't appear on PCWs.

MoneyHelper offers some useful tips on using price comparison websites.[35]

People with specific insurance needs that a PCW cannot meet may find it useful to use the British Insurance Brokers' Association's (BIBA's) Find Insurance Service.[36] This identifies specialist brokers who may be able to identify more appropriate and tailored cover.

3.2 What's been done about higher charges for customer loyalty?

The "loyalty penalty" refers to the practice of increasing premiums for existing customers, keeping the best deals for new customers. The FCA introduced

35 MoneyHelper, "How to find the best deal on your insurance using price comparison sites" (accessed 7 January 2026)

36 BIBA, Find Insurance Service (accessed 7 January 2026)

new rules that required all financial businesses – including insurers – to stop doing this by 1 January 2022.[37]

The rules include the following: [38]

- A ban on "price-walking". Renewal prices should match those offered to new customers (the "equivalent new business price"), even if this affects some of the competitive strategies insurers have used. This may mean that customers who shop around regularly won't benefit as much as they have done in the past.
- Firms may calculate equivalent rates in line with the "distribution channel" originally used by the customer. So, prices may differ between policies marketed directly by the insurer and those offered through price comparison websites.
- Insurers need to consider the effects of incentives (such as discounts, toys or chances to win prizes) offered to new customers to ensure that they don't mimic price-walking.
- Firms must ensure that they make it easy for customers to opt out of auto-renewal arrangements at any stage. They should pay particular attention to the needs of vulnerable users and design communications accordingly.

3.3 Can insurers use gender to calculate premiums?

Using gender to calculate risk and price in insurance was made illegal in the UK in 2012 after a test case at the European Court of Justice found in 2011 that using gender as a factor in calculating insurance risk was incompatible with gender equality. [39] [40] [41]

The Financial Services Authority (the predecessor to the FCA) predicted that the change would have the most marked effect on:

- motor insurance

37 FCA, General insurance pricing practices market study: feedback to CP20/19 and final rules, PS21/5, September 2020, May 2021

38 As above

39 See the Equality Act 2010 (Amendment) Regulations 2012 S.I. (2012/2992) for Great Britain and the Sex Discrimination Order 1976 (Amendment) Regulations (Northern Ireland) 2012 N.I.S.R. 2012/462 for Northern Ireland.

40 EUR-Lex, European Court of Justice, Judgment of the Court (Grand Chamber) of 1 March 2011. Association Belge des Consommateurs Test-Achats ASBL and Others v Conseil des ministers (Case C-236/09), 1 March 2011

41 European Commission, EU rules on gender-neutral pricing in insurance industry enter into force (press release), 20 December 2012

- term life insurance
- private medical insurance
- critical illness insurance
- annuity products [42]

Do men pay more for motor vehicle insurance than women?

All other factors being equal, individual men and women should pay the same for motor vehicle or any other type of insurance.

However, insurers can price their policies according to other characteristics such as occupation, claims history or the car being insured. These factors may result in women being offered cheaper policies, because women tend to have fewer accidents, drive safer cars and work in lower-risk jobs.[43]

Men were quoted an average of £781 for insurance compared to £634 for women, according to data collected by Confused.com at the end of 2025.[44]

Individual men and women who report the same details should pay the same, but men as a group are more likely to report other factors that insurers consider to be a higher risk.

3.4 Can insurers ever use equality characteristics to discriminate?

Equalities law generally bans discrimination on the basis of specified characteristics, but there are some exceptions for insurance services.

England, Scotland and Wales

There are specific exceptions outlined in the Equality Act 2010 for both age and disability.[45]

These provisions permit insurers to charge customers more if they can demonstrate that their age or disability (including health conditions) means that they are more likely to make a claim. They can also refuse to offer insurance to customers because of their age or disability. Such judgements have to be "relevant" and "reasonable".

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42 Financial Services Authority, Gender directive, January 2012 (PDF)
43 Admiral, "Car insurance for men and women" (updated 13 June 2024)
44 Confused.com, Car insurance price index Q4 2025 (PDF), 7 January 2026
45 Equality Act 2010, Schedule 3, para 20A, 21

So, for instance:

- Motor vehicle insurers are allowed to charge younger drivers more on the basis of statistical evidence that they are much more likely to claim.
- Travel insurance providers may legally charge older customers more on the basis that older people are more likely to become ill during the course of the policy.
- Travel or health insurers may ask customers about relevant health conditions and disabilities. They may charge more if they can demonstrate with actuarial evidence that those conditions are more likely to lead to claims.
- Life insurance providers may take age and health conditions into account on the grounds that these are likely to help determine how long a customer will live. They may adjust premiums accordingly.

Under a voluntary agreement between the government, the British Insurance Brokers' Association (BIBA) and the Association of British Insurers, where an insurer cannot offer motor or travel insurance to a customer because of their age, they must automatically refer the customer to an alternative provider, or to a dedicated signposting service such as BIBA's Find Insurance Service.[46]

The FCA also requires travel insurers to signpost customers with pre-existing medical conditions to a directory of specialist firms.[47]

Northern Ireland

The law in Northern Ireland is slightly different but has a similar effect.

In Great Britain there is a specific exception made to allow age discrimination in the provision of financial service products. In Northern Ireland the law does not generally prohibit providers of goods, facilities and services from discriminating on the grounds of age.[48]

As for disability, the Disability Discrimination Act 1995 allows service providers to charge disabled people more, if this reflects a greater cost in providing the service.[49] With respect to insurance specifically, further legislation establishes that insurers are justified in charging disabled people more.[50]

46 ABI, HM Treasury, BIBA, Transparency and Access in Motor and Travel Insurance for Older People: An Agreement on Age and Insurance, August 2023 [PDF]

47 FCA, Travel insurance signposting rules for consumers with medical conditions: Review (updated 3 December 2025)

48 Equality Commission for Northern Ireland, Age discrimination law in Northern Ireland: A short guide, 2016 (PDF), page 9

49 Disability Discrimination Act 1995, sections 19-20

50 The Disability Discrimination (Service Providers and Public Authorities Carrying Out Functions) Regulations (Northern Ireland) 2007, Part 2, Regulation 4

4 Building and property insurance

4.1 How do insurers deal with subsidence?

Subsidence is the effect of ground movement that leads to instability of land and buildings. A local history or evidence of risk of subsidence will almost certainly lead to higher buildings insurance premiums, excesses or specific terms and conditions.

The ABI has published useful information about dealing with subsidence and insurance.[51]

BIBA notes that most UK buildings insurance policies cover damage arising from new (and unexpected) episodes of subsidence, although there are often high excesses.[52] BIBA's Find Insurance Service can also help people to find cover for properties that have previously been affected by subsidence.[53]

There is more information and specific support available in coal mining areas where homes may be at greater risk of subsidence. The Coal Authority can provide thorough reports to individuals (and insurance companies).[54] It runs a compensation scheme for property owners in relevant areas who are affected by subsidence, including damage to buildings and ground collapse.[55]

More generally, any known information about subsidence should be included in property surveys, and structural surveys should identify any potential problems. BIBA highlights the importance of getting full structural surveys before buying a property.[56]

4.2 How do insurers deal with flooding and flood risk?

Properties in areas at risk of flooding almost certainly face higher premiums – for both building and contents cover. As well as the risk from rivers and streams, high tides and storm surges can directly or indirectly cause damage. Coverage for flooding in policies also applies to such matters as burst water

51 ABI, "Subsidence" (accessed 7 January 2026)
52 BIBA, "Subsidence" (accessed 7 January 2026)
53 BIBA, Find Insurance Service
54 Gov.uk, "Find out if a property is affected by coal mining" (accessed 7 January 2026)
55 Gov.uk, "Claim for subsidence damage caused by coal mining" (accessed 7 January 2026)
56 BIBA, "Subsidence" (accessed 7 January 2026)

mains – so it is also relevant to properties not apparently at risk of ‘natural’ flooding.

What is Flood Re and how does it work?

See the Library briefing paper Household flood insurance: Flood Re for more background to the scheme.

In 2016, the government and insurers developed a scheme, Flood Re, to reduce flood risk premiums for households in the highest risk areas. This manages the increased costs for both insurance companies and most of their domestic customers.[57]

While owners of properties at risk are still likely to pay more, Flood Re helps to limit levels of premiums and excesses. This is because it is a system of re-insurance, in which companies take out further levels of insurance to limit their own exposure.

In brief, household insurers pay into the Flood Re scheme – and all household insurance policies are likely to pay something towards this, whether the property is at risk of flooding or not. Insurers can then choose to pay a fee to Flood Re so that it covers the flood risk element of individual policies.

For high-risk homes, it is often cheaper for insurers to have Flood Re cover the flood risk element, than cover it themselves, hence the scheme essentially subsidises premiums for homes with a high risk of flooding by spreading out the cost of covering flood risk among all premiums.[58]

Which properties are excluded from Flood Re cover?

BIBA, the ABI and Flood Re have published an online tool to help both residential and commercial customers to find insurers who specialise in flood risk.

Flood Re does not cover all policies. In those cases, premiums may be much higher or the insurance contract will specifically exclude cover for flood damage. Flood Re has published an outline of specific inclusions and exclusions.[59]

For instance, Flood Re doesn’t cover commercial customers or insurance taken out by freeholders of apartment blocks with more than three properties.[60]

In most cases it only covers buildings constructed before 1 January 2009. The government and the insurance industry wanted to ensure that new housing development would avoid flood risk areas or take adequate precautions.[61]

57 Flood Re website (accessed 7 January 2026)
58 Flood Re, “How Flood Re works” (accessed 7 January 2026)
59 Flood Re, “Qualifying policies which may be ceded to Flood Re” (accessed 7 January 2026)
60 In the rare cases where leaseholders who own flats within a block are required to get their own buildings insurance (rather than this being arranged by the freeholder), Flood Re extends to these insurance policies.
61 Defra, Water Bill: Part 4 - Flood Insurance: Scope of Flood Re (pdf), March 2014, page 1

Customers who are or may be excluded are likely to benefit from contacting a specialist broker.[62] BIBA has also developed a scheme for commercial properties.[63]

Customers who believe that they were not warned of any such exclusion may follow the standard complaints procedure (see section 2.1 of this briefing).

Flood Re will end in 2039 after which cross-subsidies will end and there will be a free market for flood risk insurance.[64]

How can I find out if I live in an area at risk of flooding?

Government agencies provide more detailed maps and information, through:

- Defra and the Environment Agency, for **England**[65]
- Department for Infrastructure, for **Northern Ireland**[66]
- The Scottish Environment Protection Agency, for **Scotland**[67]
- Natural Resources Wales / Cyfoeth Naturiol Cymru, for **Wales**[68]

Insurers may however use different sources.

Where can I get more information and guidance on flood insurance?

As well as the national agencies listed above:

- The ABI has a webpage outlining issues and further sources.[69]
- BIBA, the ABI and Flood Re have published an online tool to help customers find insurers who specialise in flood risk. It includes specialists in domestic and commercial properties, covered by Flood Re or not.[70]
- BIBA's Find Insurance Service also publishes some general information and links to further resources.[71]

62 BIBA, Flood insurance directory (accessed 7 January 2026)
63 BIBA, "Commercial property with flood cover" (accessed 7 January 2026)
64 Flood Re, "Our future" (accessed 7 January 2026)
65 Gov.uk, Check the long term flood risk for an area in England (accessed 7 January 2026)
66 Department for Infrastructure, Flood maps NI (accessed 7 January 2026)
67 Scottish Environment Protection Agency, "Flooding" (accessed 7 January 2026)
68 Cyfoeth Naturiol Cymru / Natural Resources Wales, "Flooding" (accessed 7 January 2026)
69 Association of British Insurers, "Accessing flood insurance" (accessed 7 January 2026)
70 BIBA, Flood insurance directory (accessed 7 January 2026)
71 BIBA, Find Insurance Service (accessed 7 January 2026)

- The National Flood Forum offers independent advice on finding insurance and flood prevention measures in England and Wales. It is also available on 01299 403055.[72]

[72] National Flood Forum website (accessed 7 January 2026)

5 Motor vehicle insurance

5.1 Do I have to tell an insurer about my history of driving offences and cancelled insurance cover?

Drivers with previous driving offences or who have had insurance rejected or cancelled may face higher premiums than other customers. The law prevents insurers from taking into consideration some driving offences after a period of time. It doesn't limit insurers from taking into account whether a customer had insurance cancelled, when choosing whether to provide cover and at what price.

Under the Rehabilitation of Offenders Act (ROA) 1974 which has effect in Great Britain, certain offences become "spent" after a period of time, depending on the severity of the offence, and the offender becomes a "protected person".[73] Section 4 of the act specifies that they don't have to provide information on these spent convictions to anyone asking about them. The equivalent law in Northern Ireland is the Rehabilitation of Offenders (Northern Ireland) Order 1978.[74]

For example, drink driving offences become spent for the purpose of the ROA 1974 after five years.[75]

The Association of British Insurers (ABI) says while insurers can ask open questions to customers about all convictions, they should not ask questions which suggest spent convictions must be disclosed and should not take into consideration spent convictions when pricing policies.[76] Individuals can ask insurers to remove information they may hold on spent convictions.[77]

By contrast, a policy being cancelled does not fall under the ROA 1974 because it is not an offence (though it may relate to an offence being committed in the first place). Therefore, insurers are free to ask about cancelled policies without any such time limit.

73 Rehabilitation of Offenders Act 1974
74 Rehabilitation of Offenders (Northern Ireland) Order 1978
75 Unlock, "Motoring convictions and the Rehabilitation of Offenders Act" (accessed 7 January 2026)
76 ABI, Insurers' Approach to People with Convictions and Related Offences, July 2019 [PDF]
77 Unlock, "Insurance, banking and other financial issues" (accessed 9 January 2026)

5.2 Why do non-fault claims increase premiums

When a driver has an accident, they must report this to their insurer who records it on the Claims and Underwriting Exchange (CUE) database.[78] The CUE is a central database of motor, home and personal injury incidents which the insurance industry uses to help reduce fraud.

Without a shared database, insurers would find it difficult to assess whether a new customer was telling the truth or not about their history of claims or accidents when taking out a new policy.

Insurers take into account non-fault incidents when pricing future policies because drivers who make non-fault claims are more likely to be involved in future accidents.[79]

Drivers cannot have non-fault incidents removed from their record on the CUE. However, individuals who are victims of fraudulent claims/incidents recorded on the database may be able to have these removed by contacting their insurer. Individuals can request their claims history from the Motor Insurers' Bureau (MIB).

5.3 What are the rules about automatic renewal?

Why do motor vehicle insurance policies automatically renew?

Except in very limited circumstances, all motor vehicles registered in Great Britain must have valid insurance in place at all times.[80] This is known as "continuous insurance enforcement".

To help prevent owners from unintentionally breaking the law, motor vehicle policies automatically renew when they expire unless the owner informs the company otherwise.

Customers are free to seek alternative cover as long as it is in place by the renewal date.

Problems sometimes arise if the insurance company tries to charge the customer and their means of payment are no longer valid. Normally the insurer will try to alert the customer to payment problems before cover runs out.

78 MIB, CUE (accessed 7 January 2026)
79 LV, "What's the difference between a fault and a non-fault claim?", 5 February 2025
80 Department for Transport, Vehicle insurance: uninsured vehicles (accessed 7 January 2026)

What can I do about automatic renewal of insurance policies?

Customers may ask their insurer to cancel an automatic renewal arrangement at any stage.

In April 2017 the FCA imposed new requirements on insurers. Before each renewal, they must:

- remind the customer of the previous premium.
- encourage customers to review their cover and to shop around for the best deal.
- identify and provide stronger encouragement to customers who have renewed four times or more to shop around.[81]

The rules are set out in more detail in the FCA Handbook, which further instructs insurers to:

- send a clear and accurate reminder (usually by post or by email) in time for the customer to make an informed choice and to cancel the renewal if they want to. Most companies send this reminder 21 days or so before the expiry of a contract.
- prompt the customer to ensure that the cover is still right for them – that it takes account of their needs and situation. That might include the level of cover and any changes of circumstances. [82]

As noted above, customers may still need to ask the insurer not to renew. Policies generally also have a cooling-off period of 14 days. During this time customers may cancel the new arrangement (subject to some costs).[83]

Customers who are not happy with an automatic renewal – or cancellation arrangements can complain in the usual way (see section 2.1 of this briefing).

5.4 I own a car but my disability means that I can't drive. Can I find insurance that allows others to drive it for me?

Standard car insurance policies (as represented on price comparison websites) assume that the owner of the car is the main driver and 'registered keeper'. While standard policies can include additional drivers, they don't

81 FCA, Transparency in insurance renewals (updated 5 December 2025)
82 FCA, Insurance Conduct of Business Sourcebook (ICOBS), section 6.5 (accessed 7 January 2026)
83 See, for instance, Citizens Advice, "Cancelling an insurance policy" (accessed 7 January 2026)

tend to make provision for vehicle owners who depend on others to drive them.

Such customers are likely to benefit from seeking specialist advice. BIBA's Find Insurance Service may be a good place to start.[84]

Disabled Motoring UK provides some general guidance and names of insurers who specialise in disability, although their advice tends to focus on the needs of people who are driving vehicles with adaptations.[85]

Finally, as needs and conditions may vary, vehicle owners may find it useful to speak to organisations that represent or advocate for people with relevant conditions.

5.5 What are the rules about driving UK-insured vehicles abroad?

There is further useful information in our Insight Driving in the EU after Brexit and in the Department for Transport's Driving abroad webpages.

All UK motor insurance policies provide the minimum third-party cover required for driving in:

- All member states of the EU
- Andorra
- Bosnia and Herzegovina
- Iceland
- Liechtenstein
- Norway
- Serbia
- Switzerland[86]

EU rules require drivers to register and insure their vehicle car in the country they normally live in. If they don't their insurance cover may not be valid.[87]

The government advises that drivers of vehicles registered and insured in the UK may need a green card to drive in:

- Albania

[84] BIBA, Find Insurance Service (accessed 7 January 2026)
[85] Disabled Motoring UK website (accessed 7 January 2026)
[86] Gov.uk, "Vehicle insurance" (accessed 7 January 2026)
[87] Your Europe, "Car insurance validity in the EU" (accessed 7 January 2026)

- Azerbaijan
- Moldova
- Morocco
- Tunisia
- Turkey
- Ukraine[88]

For other countries, drivers should speak to their insurer and check the government's foreign travel advice.[89] Drivers may need to get an international driving permit.

What's a green card and how do I get one?

A green card is a confirmation that a driver and vehicle have effective cover when driving in another country.

Drivers who need a green card or are not sure should contact their own insurer in the first instance, and, where possible, at least a month before they travel.

Drivers will need to show their green card when they enter the relevant country. If they can't produce it or don't have one, they may be able to buy 'border insurance', but this is likely to be more expensive.[90]

The green card system is overseen by the international organisation COB, and counts as members 43 national green card bureaux representing insurers in 47 countries across Europe, North Africa and the Middle East.[91]

The relevant UK agency is the MIB, which is funded by all UK motor insurers.[92]

What should I do if I have an accident abroad?

For accidents in EU and European Economic Area (EEA) countries, the government advises the following:

> [Y]ou should, in the first instance, contact your insurance provider.
>
> Any legal proceedings against either the responsible driver or the insurance provider of the vehicle will need to be brought in the EU or EEA country where the accident happened. You might have to make your claim in the local language.

88 Gov.uk, "Vehicle insurance" (accessed 7 January 2026)
89 FCDO, Foreign travel advice
90 Commons Library correspondence with the MIB.
91 COB website (accessed 7 January 2026)
92 MIB website (accessed 7 January 2026)

> You will not get compensation in some countries if the accident is caused by an uninsured driver or if the driver cannot be traced.
>
> Get legal advice if you need more information about this. [93]

For other countries, drivers should speak to their insurer and check the government’s foreign travel advice.[94]

[93] Department for Transport, Driving in the EU: what to do if you're involved in a road accident (updated 1 April 2024)

[94] FCDO, Foreign travel advice

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