

## MOT, Insurance, Tax and DVLA Essentials

To drive legally in the United Kingdom, your vehicle must be roadworthy, insured, taxed, and have a valid MOT.

### MOT (Vehicle Safety Test)

- In Great Britain, cars must have an MOT after 3 years of first car registration. In Northern Ireland, cars must have an MOT after 4 years.
- Vehicles over 40 years old do not need an MOT but must still be safe to drive.
- You can take your MOT up to one month early before your current certificate ends. Your MOT Certificate is valid only for One Year (12 months)
- You can drive without an MOT only if you are going to a pre-booked test or for MOT repairs.
- Driving without an MOT is illegal, and your insurance may not be valid.

### Insurance

- You must always have valid insurance before driving on the road.
- The minimum legal cover is Third-Party Insurance. This covers injury or damage you cause to other people, but not damage to your own car.
- Third-Party, Fire and Theft adds protection if your car is stolen or damaged by fire.

- Comprehensive Insurance covers damage to your own vehicle as well as to others.
- Driving without insurance is against the law and can result in an unlimited fine, penalty points, or disqualification.
- Insurance is often more expensive if you are under 25 years old.
- The Pass Plus course can improve your driving skills and may reduce your insurance premium.
- Many policies include an excess. This means you pay part of the cost if you make a claim. A higher excess can lower your yearly premium. (this is the amount of money you pay if do any claim)

## Vehicle Tax and SORN

- You must pay vehicle tax if you use your vehicle on the road.
- To tax your vehicle, you must first have valid insurance and a valid MOT.
- You can pay your vehicle tax online, by phone, or at selected Post Offices.
- The registered keeper is legally responsible for paying the tax.

- If you keep your car off the road and do not want to pay tax, you must make a Statutory Off-Road Notification (SORN).
- A SORN ends when the vehicle is taxed, sold, or scrapped.
- It is an offence not to make a SORN if your vehicle is off the road and untaxed.

## DVLA Responsibilities

- The DVLA (Driver and Vehicle Licensing Agency) keeps official records of vehicles and drivers.
- Keeps a record of every vehicle registered in the UK.

Keeps a record of all driving licences.

Sends vehicle tax reminders.

Issues and renewals of driving licences.

Keeps the V5C registration document (log book) for each vehicle.

### Must be informed if

You change your name or address.

You sell or buy a car.

You develop a medical condition that might affect your driving.

You must keep your V5C registration document up to date with your name, address, and vehicle details.

- DVLA sends reminders for vehicle tax and keeps information about the vehicle's keeper history.

## Flowchart: How to Stay Legal on the Road

Start

Make sure your vehicle is roadworthy

Get valid insurance

Take your MOT test (MOT certificate is valid for 12 months only)

Once insurance and MOT are valid, tax your vehicle (IMT)

Keep your V5C details updated with DVLA

Drive safely and keep documents ready to show if needed

If the vehicle is off-road, make a SORN declaration