

# DOCUMENTS, DRIVING AND YOU...

...what you need to know

## We will tell you about:

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## Why do I need to read this leaflet?

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Before you take a car on the road there are certain documents that you need to have. Some relate to **you** as a person and some relate to your use of a particular **car**.

It can be very confusing trying to work out **what** documents you need to get and **when** you need to get them and it could be tempting to try and do without.

But it's important to follow the rules, because if you don't you'll be **committing an offence** and the chances are that you will get found out.

This leaflet tells you a bit about each of the documents and what could happen if you don't have them. Note, though, that it only covers the rules for driving **cars**. The rules for **motorbikes** are different (and more complicated).

## What general things do I need to know?

As well as having the right type of documents, they need to be **genuine** and **current**. This means that you can't do things like:

- Rushing off to get a new document (like a tax disc) soon after you've been caught without one in the hope of getting off,
- Borrowing someone else's documents,
- Making or using fake ones,
- Altering any of the details,
- Lying or hiding information when you apply for one.

The police **do** check documents carefully, so you won't get away with trying to show false ones to them.

Sometimes you will get a reminder that an old document is about to run out, but don't rely upon it – **it's up to you to remember**.

**It's no excuse to say that you didn't understand what documents you had to get or that you just forgot to get them!**

## Documents about you:

### The driving licence

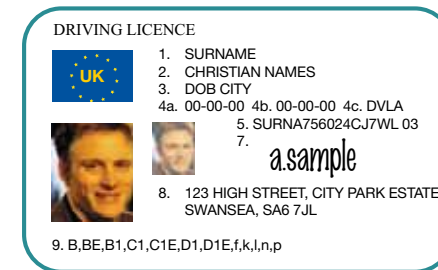
If you want to learn to drive you need to apply for a **PROVISIONAL LICENCE**. You do this by getting a form from the Post Office and sending it to the DVLA when you've filled it in. You must not drive until you've received the licence back through the post. Also check that you've reached the start date shown on it.

You will only get a **FULL** licence once you've passed both the theory test **and** the practical driving test.

Your licence must always be current and for **cars** (not just motorbikes).

Paper licences are gradually being replaced by the Photocard Licence. When you get the Photocard you will also get a paper licence called a Counterpart Licence. **Don't throw it away** because the police might ask to see it or you might have to send it away to have penalty points put on it. **Keep it in a safe place.**

### Photocard:



If you are driving a car on a provisional licence you must have L plates displayed on the front and the rear of the car.

You must also be supervised by someone who:

- is at least 21 years old
- holds a full valid driving licence for a car
- has held that licence for at least three years.

# Documents about you and your car

## The insurance certificate

This must cover you for the car that you want to drive. Someone else can insure the car for you, for example, your parents. Without it you shouldn't drive the car (or even put it on the road).

Don't let other people drive your car unless you're absolutely certain that they are also covered by insurance. If they're not then you'll both be committing an offence and the penalties are **very** high.

You will get various bits of paper from the insurance company when you take out insurance, but it is the certificate that you need to show as proof of the fact that you have the right insurance cover. Do not confuse the certificate with the policy document.

A typical insurance certificate might look a bit like this...

The diagram shows a 'Certificate of Motor Insurance' form with the following fields and labels:

- INSURER'S LOGO** and **INSURER'S NAME** at the top.
- Insurer's Address details here** and **Insured's Address details here**.
- Registration Number** points to the 'Registration mark/Description of vehicle' field.
- Dates valid from and to** points to the 'Effective date of the commencement of insurance for the purpose of the relevant law' and 'Date of expiry of insurance' fields.
- Name of person taking out the policy** points to the 'Name of Policyholder' field.
- Name(s) of people allowed to drive** points to the 'Persons or classes of persons entitled to drive' field.
- Other fields include: Certificate (Policy) Number, Limitations as to use, This policy does not cover, Chairman's signature, and Date of issue.
- A box at the bottom right says: **Please keep this document in a safe place**.

(Certificates do not all look the same – it depends on which insurance company you use).

# Documents about the car

## The MOT certificate

The full name is actually the 'The Vehicle Inspectorate MOT Test Certificate', but most people just know it as the MOT Certificate.

Some facts:

- They last for a year at a time.
- Cars over 3 years old have to have one if they are used (or even just parked) on the public roads.
- They can only be given to you by certain garages and only if the car gets through its 'MOT test'.
- Having a current MOT certificate is no guarantee or proof that the car is fit to be on the road – you need to keep parts such as the tyres, brakes, exhaust, lights and mirrors in good working order at all times.

The diagram shows an 'MOT test certificate' form with the following fields and labels:

- Car registration number** points to the 'W122ERS' field.
- Start date** points to the 'MONTH DAY YEAR' field.
- End date** points to the 'MONTH DAY YEAR' field.
- Stamp of garage** points to a large empty box.
- Other fields include: ABCDE12345FGHI678, COLOUR, MAKE, YEAR, MILEAGE, WEIGHT, and FUEL.

## The vehicle registration document

You might also hear this called the 'log book'.

It gives details about the car (like the make, model and registration number) and about the registered keeper. The **registered keeper** is often the same person as the owner, but not always.

If any of the details change or you get rid of the car you must tell the DVLA in Swansea, by sending them certain bits of the document. The DVLA has leaflets to tell you what to do in this situation.

The diagram shows a 'VEHICLE REGISTRATION DOCUMENT V5' form with the following sections and labels:

- KEEPERS DETAILS** section.
- VEHICLE DETAILS** section.
- NEW KEEPER'S SUPPLEMENT** section.
- NOTIFICATION OF SALE OR TRANSFER** section.

## Documents about the car (cont...)

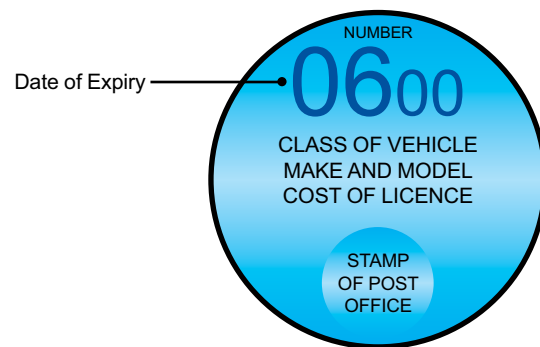
### The vehicle excise duty disc

This is better known to most people as the 'tax disc'.

You will need to have one of these if your car is used (or even just parked) on the public roads.

As it needs to be visible from the outside of the car on the passenger's side, it's a good idea to use a special holder to stick it to the inside of the windscreen.

To get a disc you have to pay a fee (the 'road tax'). Most people do this at a Post Office. Depending on how much you pay, the disc will be valid for either 6 months or 12 months.



Remember that your tax disc can be checked at any time, even when your car is parked on the road and you're not in it. If there is something wrong with it (for example it has run out or belongs to another car) you can be fined heavily.

## Can the police ask me to show my documents?

The police don't need a reason to stop you when you are driving on a road. Don't forget that it is an offence if you don't stop when you're asked to.

When they stop you the police can ask you to show your:

- Driving licence,
- Insurance certificate,
- MOT certificate,
- Registration document.

...so it might be a good idea to keep them handy whilst you're out in the car (especially your driving licence). But don't ever leave them in the car when you're not in it.

## What happens next?

### If you do not have the right documents with you...

If you don't have your driving licence with you – or it doesn't look genuine – you might be asked to give your name, address and date of birth instead.

Or you might be asked to take your driving licence – or any of your other documents – to a Police Station within 7 days. In this case you will be given a piece of paper which tells you exactly which documents you need to take with you. If for any reason you are not able to produce one of your documents you must still produce any other documents you have been asked for at the police station and tell them why.

### If your car isn't roadworthy...

**The Police have the power to call someone to come and test your car if anything appears to be wrong with it.**

- If there **is** something wrong with it, you might then be told to take it to a garage. You will be given a document to take along to the garage, which needs to be stamped by them to show that the car has been repaired and checked. You have **14 days** to do all of this.
- If the car is particularly dangerous the Police might even order you **not to drive it any further**.

## If you have committed other offences

**If the Police have reasonable evidence that you might have committed another motoring offence such as:**

- Loading the car with too many people,
- Speeding,
- Not obeying traffic lights,
- Not wearing seat belts,
- Driving whilst unfit through drink or drugs,
- Driving carelessly, inconsiderately or dangerously,

**then they will do one of the following:**

- Caution you,
- Issue you with an on-the-spot fixed penalty ticket,
- Warn you that you might later be prosecuted,
- Arrest you there and then.

## What are the penalties for motoring offences?

If you have to go to court and you're found guilty then you're likely to be given a penalty.

Penalties vary, depending on how serious the offence is. Often the courts themselves decide what type of penalty you get and how severe it is, depending on your circumstances. But in some cases they have no choice and the penalty is the same for everyone.

Penalties can be one – or more than one – of the following:

- Being sent to prison.
- Having to pay a fine.
- Getting disqualified from driving.
- Having to retake the driving test.
- Having penalty points\* added to your licence.

### \*PENALTY POINTS\*

The idea of the penalty point system is to take drivers off the roads if they commit more than one offence. Each offence carries a number of points and the points that a driver is given over a period of 3 years are added up. Once the total reaches 12 points then they will be disqualified from driving (for at least 6 months). It's important to realise that the points total is not always set back to zero when the ban ends, check your licence if it happens to you.

If you've passed your test recently, then SPECIAL RULES apply:

...if your points total reaches 6 or more (rather than 12) within 2 years of passing your test then your licence will be taken away altogether. If you then want to drive again you'll have to apply for a new provisional licence and re-take the theory and practical tests.

Just two tickets for speeding could be enough to give you the 6 points!

## What are fixed penalties all about?

Some offences are dealt with through the Fixed Penalty System instead of through the courts. This means that people that admit they are guilty to these offences can just pay the penalty and avoid all the hassle of having to go to court.

The way that you know you have to pay one is that you are given a Fixed Penalty Notice, in one of these ways:

- You are handed one,
- You get one stuck onto your car,
- You get one through the post.

## What should I do with a fixed penalty notice?

If you're guilty of the offence then your best bet is to just pay the penalty. But if you think you're innocent then you have the right to ask to go to court instead so you can tell them what happened.

Whatever you decide, you need to let the Fixed Penalty Office know within 28 days. If you don't, the amount of the penalty will go up and you may have to go to court anyway and it will be more serious.

If you are given penalty points you should hand over your licence (or send it in the post if told to) so that the points can be marked on it.

The police and traffic wardens will never ask you for cash when they give you a ticket.

## What else can happen if I don't have the right documents?

As well as the penalties already mentioned, you also run the risk of...

- **Having the cost of your insurance put up:**

If you've got a poor driving record, insurance companies see you as being more risky and may put up the cost of your insurance. Sometimes it's impossible to get any insurance at all, but there's no way around this – you must have insurance if you want to drive.

Note that using someone else's name to get insurance does not work.

- **Having to pay other costs:**

If you drive without the proper insurance and have an accident then the other people involved could sue you. You might then be faced with a bill for thousands of £s with no insurance company to help you pay it.

- **Losing the use of your car:**

If you get disqualified from driving, then you will lose your own means of getting around. This can be a real pain, as your job and your social life may depend upon it.

Don't even think about driving whilst disqualified. If you get caught you'll end up in even worse trouble.

- **Losing the car itself:**

Police are cracking down on people who do not display tax discs. Your car could be clamped and removed from the road and you'd have to pay to get it back.

The car could even be confiscated altogether if you were sent to prison for a serious motoring offence.

This leaflet only gives general information and is not a statement of law. Further information on each of these subjects can be found in the **Highway Code** and in leaflets produced by the **DVLA**.

But if you need legal advice about a particular situation that you find yourself in you should think about contacting a solicitor or your nearest **Citizens Advice Bureau**.

Further copies are available from: Thames Valley Partnership  
Townhill Barn  
Dorton Road  
Chilton  
Aylesbury  
HP18 9NA

01844 202001

email: [admin@thamesvalleypartnership.org.uk](mailto:admin@thamesvalleypartnership.org.uk)



O R C H A R D

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