

Your life in

THE EAST MIDLANDS



Driving in the UK

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Driving in the UK

Key information

Driving for the first time in a new country can seem a daunting task, and it's important to know what is expected of all drivers on UK roads, but also as a new resident of the country.

All drivers in the UK must have:

- A valid driving licence
- Valid motor insurance
- A vehicle that is registered correctly
- A vehicle that is taxed and road-legal

What does that mean for you?

Failure to comply with the above regulations can lead to fines, penalty points (or endorsements) on your licence, and in some cases, imprisonment. If you are driving as part of your work in health and social care, such as in domiciliary care, it is especially important to ensure you remain a compliant driver. Receiving any of these penalties could jeopardise your employment.

Each of these areas is covered in more detail below, with particular focus on drivers who are new to the UK and those who drive as part of their work.



Valid driving licence

Before you get behind the wheel in the UK, it is important to ensure that your driving licence is valid and meets the necessary requirements. This is not just as simple as holding an international licence and assuming it gives you access to UK roads. You must ensure:

- Your licence has been issued by a legitimate authority.
- Your licence has not surpassed its expiration date.
- You meet the age and eligibility criteria for the UK.
- Your licence is valid for the type of vehicle you're intending to operate.
- If you are still using a foreign driving licence, you must ensure it is still valid.

Legitimate authorities

Each country will, of course, have its own issuing authorities. If you are using your foreign licence temporarily, it is your responsibility to ensure that licence was earned legitimately and issued by the correct legal force.

In the UK, the Driver and Vehicle Licensing Agency (DVLA) is responsible for issuing driving licences. As an agency of the Department for Transport, the DVLA holds the authority over all matters related to driving in the UK.

Expiration date

Regardless of your licence type, it will have an expiration date listed on it somewhere. It is illegal to drive on an expired licence in the UK, and doing so can result in fines of up to £1,000, 3 to 6 penalty points on your licence or even seizure of your vehicle.

It is your responsibility as a driver to ensure that your licence is within date.

Alongside this, and perhaps the most relevant point to international recruits, is the usage of your international/foreign licence for longer than 1 year. If you have a **full driving licence in your home country**, find out more below about how long you are allowed to drive using that licence.

If you were issued your full licence in a country within the European Union, or you hold a European Economic Community (EEC licence):

- You do not need to exchange your licence to begin with.
- You do not need to retake your driving test.
- Your licence will expire at age 70, or 3 years after becoming resident of the UK if you don't become a resident until age 67+. Once it expires for this reason, you will then have to exchange it for a British licence. This can be done easily online, or via post using information available on the government website.

If you were issued your full licence in a country within the list of designated countries*, or in Jersey, Guernsey, Gibraltar or the Isle of Man:

- You can drive on your licence for up to 12 months after becoming resident. Once that has passed, you must complete a straight exchange to a British licence, which can again be done online or by post. You do not need to retake a driving test.
- To make the exchange, you must go through the D1 form process and pay a £43 fee.
- You must make the exchange before you reach 5 years since becoming a resident of the UK, otherwise you will have to retake your driving test and pass to receive a full British driving licence.

If you were issued your full licence in a country NOT within the EU, a designated country or any of the other areas mentioned above:

- **You can only drive on your foreign licence for 12 months from becoming resident.**

- Once the 12 months has passed, you must either stop driving, **OR** gain a UK provisional licence, pass the theory test and finally pass the UK practical driving test, if you want to continue driving.
- You do not *have* to take lessons before performing your practical test, however it is highly advised that you do.
- Whilst using your foreign licence, you can only drive something that falls under the category of small vehicles, including: motorcycles, cars, vehicles up to 3,500kg such as vans, or with up to 8 passenger seats, as long as your full foreign licence permits it too.

***Designated countries:**

Andorra, Australia, Barbados, British Virgin Islands, Canada, Cayman Islands, Falkland Islands, Faroe Islands, Gibraltar, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea, Republic of North Macedonia, Singapore, South Africa, Switzerland, Taiwan, Ukraine, United Arab Emirates, and Zimbabwe.

Eligibility

Each country will have slightly different requirements for what they deem necessary for you to hold a driving licence. Just because you are eligible in your home country, doesn't mean you automatically meet the requirements for the UK too.

To be eligible to drive in the UK, you must:

- Be at least 17 years old to drive a small vehicle.
- Be at least 21 years old to drive a bus or lorry.
- Be a resident of the UK, which means you must be able to prove you live in the country for more than 183 days each year.
- Be able to read a licence plate from 20 metres away.

To stay an eligible driver, you must ensure that you alert the DVLA if certain details of yours change.

That includes:

- Name (including most commonly a last name change once married)
- Gender
- Address
- If you make any modifications/alterations to your vehicle
- Sell your vehicle
- Have or develop a medical condition(s)

Licence types and vehicles

To drive a particular type of vehicle, you need an 'entitlement' for that category on your driving licence. Be sure to check what your licence type allows you to drive. You can find information on licence types for mopeds, motorcycles and other vehicles larger than medium sized, on the government website at <https://www.gov.uk/driving-licence-categories>. We have put information for small vehicles (including cars) below.

Cars:

If you passed your driving test in the UK - both automatic or manual - in car that can hold only up to 8 passengers, you will likely have a category B licence. It is by far the most common licence type, but the vehicle types you have access to on this licence category actually depend on when you passed your test.

Category B - if you passed your test *on or after* 1st January 1997:

- You can drive vehicles of up to 3,500kg maximum mass, with up to 8 passengers.
- You can tow a trailer that weighs up to 3,500kg maximum mass.
- You can drive motor tricycles with a power output higher than 15kW if you are over 21 years old.

Category B - if you passed your test *before* 1st January 1997

- You're can drive a vehicle and trailer combination up to 8,250kg maximum mass
- You can drive a minibus with a trailer over 750kg maximum mass.

Valid motor insurance

Motor insurance is a legal requirement if you wish to drive your vehicle on UK roads. There are three main types of insurance available: third party only, third party, fire and theft, and comprehensive cover. Insurance is typically paid on an annual basis, and in the event of an accident, your provider will cover some or all of the associated costs. Given that you may be liable for hundreds or even thousands of pounds following an accident, having insurance not only meets legal obligations but also offers significant financial protection.

Third party only

Third party only insurance is the absolute bare minimum level of insurance that is legal. In the event of an accident, your insurance would pay for any costs incurred by the other party involved in the accident. This means you're usually covered for:

- Damage you cause to someone else's car and/or property.
- Injury to others (including passengers in your car).

It does mean however, that any cost incurred by damage to yourself or your own vehicle are **not** covered. Usually, third party only doesn't cover:

- Your vehicle
- Damage from fire or theft, including any possessions lost in a theft.
- Medical costs if you are injured.
- Damage to your vehicle if you have an accident with a third party that is uninsured.

Third party, fire and theft

Like the name suggests, the main difference between these first two, is that this level of insurance **WILL** cover you for fire and theft in addition.

Usually, third party, fire and theft insurance will cover you for:

- Damage you cause to someone else's car and/or property.
- Injury to someone else.
- Repair or replacement from a theft or attempted theft.
- Repair or replacement of your vehicle from fire damage.

This level of insurance does NOT usually cover you for:

- Damage to your own vehicle in an accident that is deemed your fault.
- Damage to personal possessions caused by an accident.
- Repair or replacement from a theft or attempted theft, if you left your vehicle unsecured (eg. window open, unlocked).
- Medical costs if you are injured.

Comprehensive cover

Comprehensive cover is the highest and most common level of cover you can use for your vehicle insurance. Generally speaking, you are likely to be covered for:

- Damage to you and your car.
- Damage or injury caused to a third party and their vehicle(s) and/or property, even if you were deemed at fault.
- Fire and theft damages.
- Vandalism and malicious damage.
- Personal injury.
- Flood damage.

Most levels of insurance, including comprehensive, won't cover you for:

- Negligence.
- Wear and tear to your vehicle.
- If you are driving on an invalid driving licence.
- Fraudulent insurance - i.e. if you have falsified any documents or lied about any of the information provided to your insurer.
- If you are involved in an accident and you are found to be under the influence of alcohol or illegal drugs, regardless of fault.

To sum up as easily as possible:

- Third party only and third party, fire and theft will only cover the costs incurred to the other vehicles involved, if you cause an accident.
- Comprehensive will cover your vehicle *and* others if you are involved in an accident that where you are deemed at fault.

If another vehicle involved in your accident is deemed at fault, their insurance should cover costs incurred to your vehicle/person regardless of your level of cover.

It is also important to note that each insurance company may offer slightly different coverage options. To ensure you receive the specific protections you require, it is essential to carefully review the relevant documentation provided by each insurer. The information we have shared offers a general overview and should not be considered as fully accurate for *all* insurance policies.

Vehicle registration

Registering your vehicle is essentially establishing a link between the vehicle and its owner/user. It is a legal requirement to register a vehicle each time you:

- Buy one
- Build one
- Rebuild/alter one
- Import one

It allows you to provide evidence of ownership, road safety, identification, taxation and licencing, to the DVLA.

How to register your vehicle - brand new vehicle

Most commonly, you will be registering a vehicle because you have just bought it. If you are collecting a brand-new vehicle (as in you will be the first owner), the dealership you buy it from will usually register the vehicle in your name, on your behalf. If you would prefer to do it yourself, or if the dealership do not offer this

service, then you are able to do it either online or by post. For new vehicles, you will need to:

- Fill out form V55/4 - available on the government website.
- Send a copy of an identifying document.

You can find a document by the DVLA for advice on how to complete this process by clicking [HERE](#).

How to register your vehicle - used vehicle

If you are buying a used vehicle (as in you are NOT the first owner), the seller will have to register the used vehicle for you, which they can also do via post or online. If the seller does not have the vehicle log book (V5C), then *you* will have to register the vehicle yourself.

You can find more information and advice on how to complete this process by clicking [HERE](#).

Taxation

Road tax is a legally required payment made to the government, used generally towards the upkeep of the roads you drive on. The cost for road tax varies depending on things like your vehicles age, fuel type, CO2 emissions, engine size etc. There are multiple free ‘calculators’ available online where you can enter vehicle details and find out how much road tax you would be expected to pay.

How to tax your vehicle

You can tax your vehicle online or via post, and to complete the process you must use a reference number from one of either:

- A recent vehicle tax reminder or ‘last chance’ warning letter from the DVLA.
- Your vehicle log book (V5C), as long as it’s in your name.
- The green ‘new keeper’ slip from a log book if you have just bought the vehicle.

If for whatever reason you do not need to *pay* for road tax, you still have to follow this process and tax the vehicle each year.

Being road legal

When understanding how to be a legal driver in the UK, you have to consider both your vehicle and yourself.

To be a road legal driver:

- You must have a valid driving licence.
- You must have have valid insurance to use on the vehicle you are driving.
- You must drive within the laws of the road, including speed limits, seat belts, not being under the influence of drugs or alcohol and more.

To use a road legal vehicle:

- It must be insured.
- It must be taxed.
- It must have a valid MOT certificate.
- It must be in a roadworthy condition.
- It must have valid and visible number plates.

You can find even more information on driving in the UK using the government website below.

<https://www.gov.uk/browse/driving>

Sources

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All information is correct as of December 2024.

