

Date: 17/12/2020

## **Brexit Update – UK/NI Driving Licences- NDLS deadline 31<sup>st</sup> Dec 2020**

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In anticipation of a No Deal Brexit resulting in UK/NI driving licences no longer being classified as a 'recognised' licence, the following changes are being implemented for Private Motor, Commercial Vehicle and Fleet with effect from 1<sup>st</sup> of January 2021.

### **Private Motor & Commercial Vehicle**

#### **New Business**

- A New Business quote with an effective date on or after 01 Jan 2021 and where any driver holds a UK/NI Full Licence will refer and you will need to contact the Broker Support Team.
- On referral to the Broker Support Team, if the driver is a resident in the Republic of Ireland (ROI) for more than 12 months, still holds a UK/NI Full Licence and has not exchanged it for an ROI Full Licence, then we will decline to quote. A quotation can be provided if that driver is removed.
- If the driver has not been a resident in the ROI for more than 12 months, and the risk meets the acceptance criteria, then we will remove the referral and a quotation can be obtained in the normal way. However, you will need to inform the customer that the driver must change over to an ROI Full Licence before they are more than 12 months resident in the ROI. If the licence has not been changed at the first renewal, we will be unable to offer renewal terms.

#### **Mid-Term Adjustment (MTA)**

- Adding a new driver (Temporary or Permanent) holding a UK/NI Full Licence effective on or after 01 Jan 2021 will refer and you will need to contact the Broker Support Team.
- On referral to the Broker Support Team, if the driver is resident in the ROI for more than 12 months, still holds a UK/NI Full Licence and has not exchanged it for an ROI Full Licence, we will decline to add the driver to the policy.
- If the driver has not been a resident in the ROI for more than 12 months and meets all other acceptance criteria, then we will remove the referral and quote. However, you will need to inform the customer that the driver must change over to an ROI Full Licence before they are more than 12 months resident in the ROI.
- All MTAs on a policy where a driver holding a UK/NI Full Licence was added prior to 01 Jan 2021 will be referral free.

For temporary drivers visiting Ireland on holidays and require cover, we can continue to offer temporary cover for UK/NI licence holders who meet all other acceptance criteria subject to normal temporary driver rules.

## Renewals

- Renewals with drivers holding UK/NI Full Licences will be offered as normal and will continue to be available on Full Cycle EDI, where applicable.
- We will issue a letter, via post, to your office for policies with UK/NI Full Licence drivers to forward to your policyholder along with the renewal invite. The letter will outline that they should proceed to change their UK/NI licence to a ROI licence. The letter will also outline that the policy can be renewed in 2021 on the expiring risk details, but we will decline to offer renewal at the subsequent renewal in 2022 if the UK/NI licence has not been exchanged for an ROI licence.
- The MTA process above will apply for any new driver holding a UK/NI Full Licence added to the policy during the renewal cycle and effective from the renewal date.

## Fleet

### New Business

- If there are drivers in the ROI for more than 12 months and they only hold a UK/NI licence, then we will not include these drivers if we are providing a quotation.
- If there are drivers in the ROI for less than 12 months and they only hold a UK/NI licence, then we will include these drivers if we are providing a quotation. You will need to inform the proposer that the driver(s) must get an ROI licence before they are 12 months resident in the ROI.

### MTA

- If there are drivers in the ROI for more than 12 months and they only hold a UK/NI licence, then we will not include these drivers if asked to do so mid-term.
- If there are drivers in the ROI for less than 12 months and they only hold a UK/NI licence, then we will include these drivers if asked to do so mid-term. You will need to inform the policyholder that the driver(s) must get an ROI licence before they are 12 months resident in the ROI.

## Renewals

- Policies with existing drivers who only hold UK/NI licences will be offered renewal terms in 2021 including these drivers. We will ask if UK/NI licence holders have exchanged their UK/NI licence for an ROI licence. However, we will not include UK/NI licence holders in renewal terms for policies renewing in 2022.
- The MTA process above will apply for any new driver(s) holding a UK/NI licence being added to the policy at 2021 renewal.