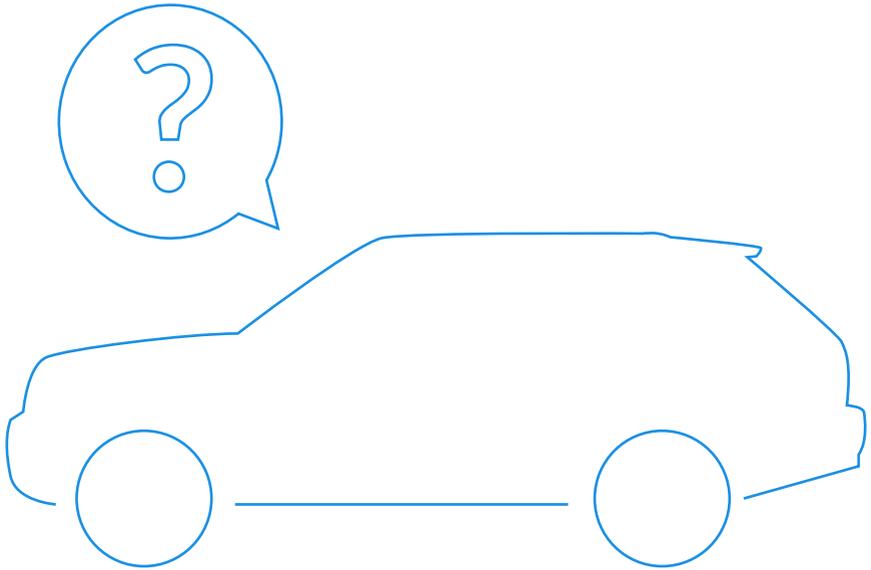


GUIDE TO INSURANCE FOR DRINK DRIVING CONVICTIONS

Everything you need to know

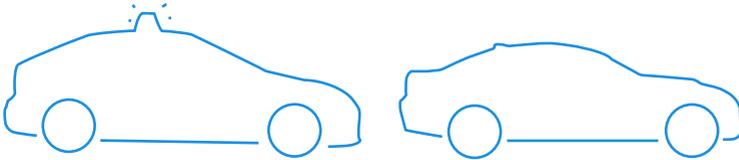


Introduction

If you've been convicted of a drink driving offence, you may be wondering how easy it is to get back on the road. Will your insurance premium increase? Who will actually insure you? It can be a minefield but this guide from Adrian Flux, a specialist insurance broker, aims to clear up any questions you have and get

you back on the road. Whether you have been convicted, are waiting for a court date, or are looking to help a friend or relative, we've got all you need to know about the law, steps to get back behind the wheel or in the saddle and how you can still find affordable insurance.

WHAT IS THE LAW ON DRINK DRIVING?



Drink driving laws in the UK:

There are strict alcohol limits for drivers, but it is impossible to quantify this in terms of drinks or units. The effect of alcohol varies for each person, depending on an individual's gender, weight and metabolism, as well as the type and amount of alcohol being drunk, stress levels and what has been eaten recently.

The legal BAC (blood alcohol content) limit for drivers in England, Wales and Northern Ireland is:

- 35 micrograms per 100ml of breath
- 80 milligrams per 100ml of blood
- 107 milligrams per 100ml of urine

For Scotland the limit is lower:

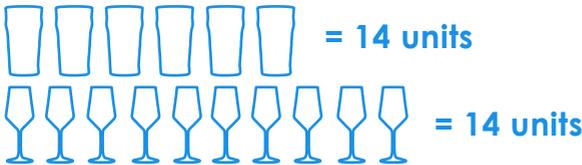
- 22 micrograms per 100ml of breath
- 50 milligrams per 100ml of blood
- 67 milligrams per 100ml of urine

It's important to note that you can't drive anywhere in the UK if you've been banned by any UK court because of drink driving.

A GUIDE TO UNITS

The Department of Health recommends that to reduce risk of harming your health if you drink regularly most weeks:

- Men and women should not regularly drink more than 14 units a week
- Spread your drinking over three days or more if you drink as much as 14 units a week



14 units is equivalent to 6 pints of average strength beer or 10 small glasses of low strength wine.

What is a unit?

One unit is 10ml or 8g of pure alcohol and takes the average adult around one hour to process. The number of units in a drink varies depending on the size of the drink and its strength. So one pint of strong lager contains 3 units of alcohol, whereas the same volume of standard lager has just over 2 units.

Use these quick guides to work out what units are contained in a pint of beer or glass of wine.

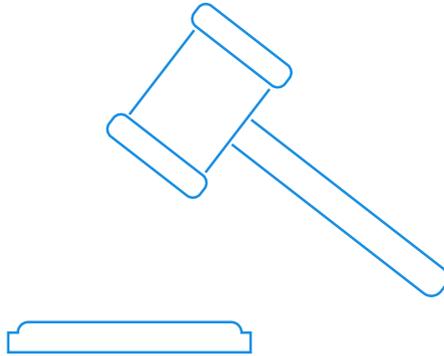
As we've discussed, however, it's important to remember not everyone is affected by alcohol the same way. There is no guaranteed way of drinking and staying under the limit as the amount

of alcohol you'd need to drink to be considered over the limit varies from person to person, depending on factors such as weight, gender and metabolism.

In some circumstances, even one pint of standard strength lager can put you over the limit, so if you are driving it is better to not drink anything at all.

There are some circumstances where an affordable home breathalyser kit may be of some use, such as to check in the morning if any alcohol you've drunk the previous night is still in your system. These kits are not 100% accurate and if you are in any doubt, you should not drive.

CONVICTIONS



If you are caught drink driving, the possible conviction depends on which offence you've been charged with. There are a number of offences that you can be arrested for, including causing death by careless or inconsiderate driving while under the influence of drink or drugs, failing to provide a specimen or attempting to drive when unfit to drive through drink or drugs.

The outcome of being caught drink driving can depend on whether you're charged "with excess alcohol" or "unfit through alcohol". You can be deemed unfit to drive without a specimen if the police have reason to believe you were driving after consuming alcohol or drugs. You can also be charged if you were "in charge" of a motor vehicle.

Being in charge can include having keys to the vehicle, having intention to take control of the vehicle or simply being near the vehicle.

It's important to be aware of the penalties if found guilty of drink driving as the consequences can be severe. The magistrates who hear your case will decide the actual penalty but the following are all possible scenarios. You may also be offered the chance to take a drink-drive rehabilitation course, which can reduce your ban.

Offence	Maximum prison sentence & fine	Disqualification
Causing death by careless or inconsiderate driving while under the influence of drink or drugs	14 years in prison Unlimited fine	2 years minimum driving ban and extended retest before licence returned
Driving or attempting to drive when unfit to drive through drink or drugs	6 months in prison £5,000 fine	Minimum 1 year
Driving or attempting to drive with excess alcohol in breath/blood/urine	6 months in prison £5,000 fine	Minimum 1 year
Failing to provide a specimen of breath, blood or urine for analysis or laboratory test	6 months in prison £5,000 fine	Minimum 1 year
Being in charge with excess alcohol in breath/blood/urine or while unfit through drink.	3 months in prison £2,500 fine	Minimum 1 year

Rehabilitation courses

The court may offer you the choice of taking a drink drive rehabilitation course if you've been banned from driving for 12 months or more.

Completion of the course will result in a reduction in your ban of up to 25 per cent, and could also lead to cheaper insurance premiums.

A fee of up to £250 may be charged to take the course, which uses presentations, videos, group exercises

and discussions in subjects including alcohol education, impact on health, responsible driving, the law, sentencing, and victims.

Research carried out by the Department of Transport has shown that people convicted of drink driving who attend a rehabilitation course are 2.6 times less likely to reoffend.

Find your nearest drink drive rehabilitation course [here](#).

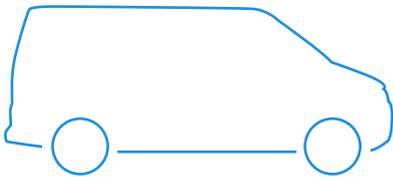
Implications of a conviction

Although drink driving isn't a life sentence, there are long-term consequences associated with having a criminal record, such as difficulty hiring a car, van or motorbike and travelling to certain countries. You may also encounter increases in your insurance premium as your risk factor is considered higher, and find that certain insurers will not cover your vehicle.

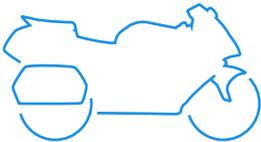
Adrian Flux and Bikesure are specialist insurance brokers that offer bespoke

quotes for convicted drink drivers. We treat each customer as an individual and aim to provide customers with a fair and reasonable quote for their car, van or motorcycle insurance.

Motorists who have already served a driving ban are often more conscious of the effects of being convicted of a further motoring offence, as the results might be catastrophic for them and their family. We take this into account in order to calculate a fair insurance premium.



Difficulty hiring a car, van or motorbike



Harder to travel to certain countries



Increases in your insurance premium

GETTING BACK ON THE ROAD

Medical

Before you get your licence back you must have a medical examination to prove you're fit to drive. The DVLA will write to inform you with necessary information roughly 90 days before your ban ends. This will include information about re-applying for your licence and arranging a medical.

The medical examination lasts for about 30 minutes and will include:

- A questionnaire about your medical history and use of alcohol
- A physical examination
- A Carbohydrate Deficient Transferrin (CDT) Test (blood test) to check for signs of alcohol abuse

You'll have to pay for your medical examination and you may even be required to retake your theory test in order to get back on the road.

Carbohydrate Deficient Transferrin (CDT) test

The CDT blood test has replaced previous liver function tests as the DVLA's sole assessment for evaluating alcohol misuse or abuse amongst high-risk offenders. The CDT test results operate using a traffic light system of green, amber and red, which will correspond to a range of %CDT cut off levels to identify alcohol consumption.

The CDT should result in 1 of three scores:

- Above 3% A CDT level greater than 3% indicates that you're dependent on alcohol and will be refused a licence.
- Between 2.3 and 2.9% If your CDT level falls within this range, you'll be identified as someone who may drink to excess or binge drinks regularly. This will trigger further enquiries with your GP before a licensing decision is made.
- Under 2.2% A CDT level of less than 2.2% is considered within the normal range and indicates no excessive alcohol intake. If your CDT level falls within this range, you'll be eligible for a licence.

Failing a CDT test

If you fail the test and your application is refused, you will be notified of the result and informed as to how to proceed depending on the reason you failed the test.

If the refusal was due to alcohol misuse then a minimum period of six months controlled drinking or abstinence must be attained. You must also demonstrate normal blood parameters.

If the refusal was due to alcohol dependence then you must pass a one-year period free of alcohol problems (complete abstinence is usually required in this instance). Demonstration of normal blood parameters may also be required.

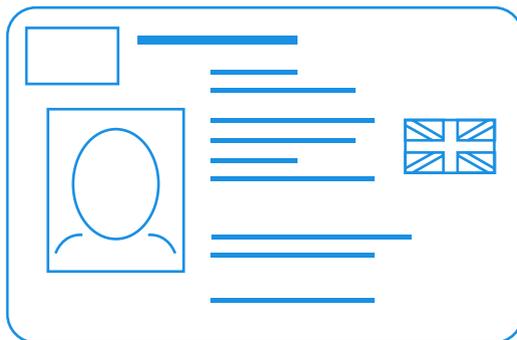
If you're refused a licence, your doctor or GP will have to submit acceptable medical reports before you're able to take the CDT test again.

Temporary driving licence

In some cases, you may only be granted a temporary driving licence. These can be valid for 1, 2 or 3 years.

A temporary licence will usually be issued when alcohol misuse or dependency is uncertain and/ or if you have a history of alcohol misuse or dependency.

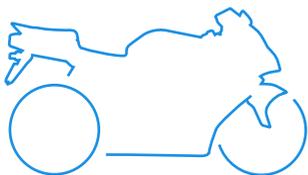
You may encounter difficulties finding an insurer when driving with a temporary licence. Specialist insurance brokers like Adrian Flux and Bikesure understand how difficult this can be, and offer insurance for convicted drivers in a range of situations.



INSURANCE

If convicted of drink driving, many insurance companies will increase your premium or refuse to insure you. Thanks to specialist insurance brokers like Adrian Flux and Bikesure, there's no need to worry. We are here to help at a difficult time and understand you want to get back on the road in the most stress-free, affordable way possible.

For a free quote call
0800 506 9460.



Factors in your insurance premium

If you have a motoring conviction, many insurers will see you as a risk and are likely to increase your premium. But how much your premium increases by depends on:

- The type of conviction
- The company's conviction policy
- Vehicle type
- Your age

Adrian Flux and Bikesure have extensive experience with helping convicted motorists and appreciate that a driver's

past is not necessarily indicative of how they may behave in the future. We understand that having a previous conviction can make motorists more aware of the consequences, and therefore a safer driver.

As experts in finding cover for all types of specialist and unusual situations, our quotes department can arrange fair insurance cover for your vehicle, whatever your history.

What do you have to disclose?

When you take out an insurance policy, it's vital that you're completely honest with the insurer. In order for us to give you an accurate quote we need to know all relevant and correct information about your driving history. If you're found to have lied about any details, your policy may be invalidated.

Under the Road Traffic Act 1998 it is an offence to withhold any information that might be considered relevant, or to make false statements in an attempt to gain insurance.

You have a duty to inform your insurance company of all "material facts". Material facts are facts so important that they will change the premium offered to you. You should reveal material facts even if you're not asked about them. Unspent convictions, for example, are regarded as material facts, as are the make and model of vehicle, your occupation, age, and address.

With regards to drink driving, exactly what you have to disclose to your insurer may change from company to company. Check their terms and conditions, and if in doubt, call them.

Having said that, you **MUST** tell your insurer the following:

- **If you receive penalty points or a ban**
- **If you receive a criminal record e.g. speeding or drink driving**
- **If you have an existing medical condition which could affect your driving ability**

Drink Driving (DR) schemes

Many insurers refuse to cover motorists with previous convictions, such as drink driving. In this case you need to look for a specialist insurer who will help you get back on the road. With regards to DR convictions, Adrian Flux and Bikesure have the following insurance schemes in place:

- A number of exclusive schemes that offer terms for drivers with DR convictions
- A number of exclusive schemes that cater solely for drivers with poor driving records including DR convictions
- Discounts on a number of schemes for clients who complete DR rehabilitation courses (this can be up to 20%)
- Delegated Supervisor schemes which can offer bespoke rates for convicted drivers, taking into consideration all risk factors, circumstances etc so we treat every risk on its individual merits rather than making assumptions.

Top tips for cheaper insurance

A DR10 (drink driving conviction) will increase your insurance premium as you are considered a higher risk driver. Remember, you must declare your conviction to any insurers otherwise your policy will almost certainly be invalid.

Everyone knows that it pays to shop around when it comes to insurance,

but many comparison sites won't make allowances for convicted drink drivers.

Adrian Flux and Bikesure are different; we treat each customer as an individual and work to get the best deal for your exact requirements. By comparing a panel of insurers we are able to offer you the best price, and a policy tailored to your needs.

So, as you start to plan your return to the road, here are our top tips for getting cheaper insurance:



Higher excess

You have to pay a voluntary excess on nearly all policies, but increasing that amount may lower the cost of your premium



Change vehicle

Buying a cheaper, or less powerful car or motorcycle from a lower insurance group



Electoral roll

Make sure you are registered on the electoral roll and use your full name and address when obtaining a quote. This allows insurers to check your credit history



Add a named driver

This can lower your premium substantially, especially for younger car drivers



Ask about specialist schemes

High risk or DR insurance schemes could save you a lot of money compared to a regular policy



Limited mileage

By agreeing with your insurer that you will only drive a set number of miles a year

FURTHER INFORMATION

Although gaining a drink driving conviction can lead to very difficult times, and there are many consequences, everyone has the right to make amends. While we do not condone drink driving, we do realise people make mistakes, and want to make your journey back to the road as smooth as possible.

Remember, you're not alone; there are a number of support groups and forums where you can get plenty of help and advice from people in the same situation as yourself.

For further information, help and support use the links below. To get a quote for your car, van or motorbike from our team of trained insurance specialists, give us a call on 0800 032 5463.

www.adrianflux.co.uk/convicted/

www.drinkaware.co.uk/

www.alcoholics-anonymous.org.uk/

www.bikesure.co.uk/convicted-rider-insurance.php