Self-Drive Hire

Driver referencing (Markerstudy Insurance Services)

While we don't expect you to complete a form for each hire you make, it is very important that all your self-drive hires are appropriately referenced. If you fail to complete adequate hirer/driver checks you may find your insurance is invalid. We've put together a comprehensive guide to what you need to do to ensure your clients are adequately referenced.

If you're not sure about a customer, give us a call, we can guarantee you'll be talking to helpful specialists from our exclusive self-drive hire insurance team.

You can report a non-emergency claim under your Self-Drive Hire insurance by following this link: Self-Drive Hire Claim.

What documentation must you obtain?

*Sections marked * must be obtained from all drivers*

Proof of address

- Copy of the photo card drivers' licence (address & ID must be up to date)*
- Online licence check – check someone's driving licence information. Please note, DVLA licence checks can only be carried out on driving licences issued from mainland UK*
- Two proof of address from separate sources*
- Cleared a traceable security deposit (BACS, Credit/Debit Card, PayPal, etc.)
- Signed rental agreement
- From 1st August 2021, Green Cards will no longer be mandatory for driving within EU. Please ensure you arrange a VE103 certificate for hirers - gov.uk/taking-vehicles out-of-uk/for-less-than-12-months

Additional criteria:

- Must meet the specified age limits within your policy and have at least 2 years driving experience (Full UK, EU, AU, US, CA, NZ & SA licence types).
- Two, 3 point convictions are acceptable (i.e. 2x SP30's, 3pts each) without referral.
- Single 4 point offences are acceptable without referral and subject to standard terms.
- Single 6 point SP30, SP50 and CU80 convections are acceptable subject to a £1000 excess. All other 6 points+ offences will require referral to the insurers.
- No more than one fault or outstanding incident/claim in the last three years.

You must provide a total of 2 proofs of address from the following:

- Electricity (bill/statement)
- Water (bill/statement)
- Gas (bill/statement)
- Broadband/Landline
- Council tax
- TV licence
- Bank Statement
- Credit card bill / statement
- Mortgage statement
- Polling card
- HMRC self-assessment / tax credit
- Student loan
- Shotgun licence
- Payslip
- Mobile Phone Bills
- Pension letters
- Car Finance Statement
- Loan Statement

- Property deed

contact us if you are unsure. *(further criteria may apply – please review the most recent documentation issued by insurers).*

What is declined?

An annual council tax bill will be accepted. All other documents must be dated within 90 days of the hire date. The address & name on your licence must match both documents.

Any document relating to insurance and any document that does not meet the above mentioned criteria – please

Frequent referencing queries

in the UK for longer than 12 months, who meet all the criteria mentioned above will be covered as standard.

My hirer has an EU, or foreign licence, and they cannot do a licence check online, what can they do?

If they have an EU driving license and have been living in the UK for less than 12 months but can supply two proofs, as described above, plus their passport, they are covered as standard.

Anything outside of the above must be referred to the insurers.

The hirer has paid for the rental but won't be driving, do we need to take a payment from the actual driver?

Yes, you do. Payment via a cleared & traceable method must be obtained by the primary driver unless otherwise agreed by the insurers.

The hirer has points on their license. What are the rules for hiring my vehicle?

It depends on the number of points and the number of offences.

- If your hirer has any ban or disqualification this will need to be referred.
- If they have 9 points on their license for three x 3 point offences a £500 excess will apply.
- If they have a single 6 point offence (MS90, IN10) this will require a referral.
- Two x 3 point offences or anything less than 6 points are covered as standard.
- One 4 point offence covered as standard

My hirer's driving license has expired and is in the process of being renewed

My hirer's driving licence contains out-of-date information

Are there any medical conditions for hiring?

Markerstudy have pre-authorised the following to be suitable as per the Driver Referencing requirements:

- Valid DVLA licence check
- Copy of passport
- 2 proofs of address

What do I need to take when travelling to a European country?

You can find out whether your hirer is eligible to drive in Great Britain by using the Government's online tool here: gov.uk/driving-nongb-licence.

You will need written confirmation from the DVLA confirming the adjustments have been made. This

Currently, EU licence holders under 70 years of age, living confirmation (usually supplied via email) alongside the client's proof of address, existing licence and updated DVLA check code with suffice.

The insurers do not discriminate against medical conditions. So long as the DVLA/ doctor/GP have not imposed any restrictions then you are covered as standard.

Depending on the country you are visiting you may need some additional documents and equipment. Please refer to gov.uk/driving-abroad for further advice.