



MAJ. LAW

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S O L I C I T O R S

## Drink Driving Conviction - How will it affect your insurance?

A drink-related motoring conviction could drastically increase your insurance premiums. If you've not yet been convicted of the offence, it's worth while considering the options open to you. The real question is not whether you can afford to challenge the allegation, but whether you can afford not to.

If you've already been convicted of a drink-related motoring offence, you may be able to apply for the early removal of the disqualification. Take a look at our dedicated disqualification page to [get your licence back early](#).

A driver will typically see an increase in the cost of insurance premiums, on a like for like basis, for a period of 5 years. All insurance companies ask if a driver has any claims, motoring or other convictions/endorsements in the last five years.

**FACT** - The average increase in insurance premiums for 5 years following a conviction is over 100%. This means that if your annual insurance premium pre-conviction was £1000.00, the cost of your insurance post-conviction (for the 5 year period) will be an additional £5000.00 (£10,000 in total).

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## DR10 Insurance

It pays to shop around for car insurance, especially if you are a driver convicted of a drink-related motoring offence such as [drink driving](#). Whilst many insurers will refuse to cover a convicted drink driver, some insurance companies specialise in providing insurance policies to drivers with previous motoring convictions.

Specialist convicted driver insurance companies will also recognise the completion of the drink drive rehabilitation course. This course will help to reduce your premiums whilst also reducing the period of disqualification by 25%. More information about the drink drive rehabilitation course can be found on our website - [www.drinkdrivingsolicitor.co.uk](http://www.drinkdrivingsolicitor.co.uk) or on the official [.gov.uk website](#).

[Find a drink drive rehabilitation course near you.](#)

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## Tips to reduce drink driving insurance costs

- ✓ Attend the drink driving rehabilitation course
- ✓ Shop around. There are several specialist insurers that deal specifically with convicted drivers
- ✓ Increase your voluntary excess
- ✓ Some insurers may be willing to reduce your premium once they've discussed the details of your case
- ✓ Consider changing your vehicle to one that sits in a lower insurance group
- ✓ Get a **Thatcham** alarm fitted if your car does not already have one. This is the insurance industries research standard.

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## Drink driving - will my insurance be void?

As above, the cost of not challenging a drink-related motoring offence can often work out greater than instructing solicitors to challenge the offence, particularly if you were involved in a collision. If convicted of a drink-related driving offence, your insurance company may refuse to pay out on any damage caused - including damage to other vehicles. You will then become liable for any damage or injury caused (often tens of thousands). Of course, if you win your case, your insurance company should cover all costs.

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## Telling my insurance company that I was the driver

M.A.J. Law challenge many drink-related motoring offences on 'identification'. It is one of the strongest lines of defence. By advancing this defence we are not necessarily saying that you were not driving the car - we're just asking the CPS to 'prove it' (which we are more than entitled to do). You should be aware, however, that the police can make

enquiries with your insurance company about information passed to them. If you inform your insurance company that you were driving - and this information is passed to the police - we may be prevented from challenging this element of the offence.

Many of our clients involved in collisions are unable to recall the incident (as a result of concussion, a head injury, shock etc...). This allows us to 'put the prosecution to proof' on identification whilst also ensuring the insurance to process your claim.

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## Worried about court?

You will probably be aware that we have a great deal of success in defending drink and drug driving cases. In fact, many of our cases are won before going to trial. This is because the CPS has an on-going duty to review cases. If, at any stage throughout the proceedings, the CPS feel as though there is no realistic prospect of a conviction, it cannot continue with the prosecution. Our aim when challenging drink and drug driving cases is to satisfy this test and persuade the CPS to throw your case out. M.A.J. Law have, on average, one drink driving case dropped every day.

### Useful Links

- **FCA - Financial Conduct Authority** - The Financial Conduct Authority regulates the financial services industry in the UK, including motor insurance companies.
- **Motor Insurers' Bureau** - The MIB provides compensation to people who are unable to pursue a valid claim against another driver following a road traffic accident because the other party is either a) not insured b) not known/traceable or c) was insured by an insurance company who is now in liquidation.
- **Financial Ombudsman** - The financial ombudsman were set up by Parliament in order to help settle any complaints or disputes between consumers and businesses that provide financial services (insurance companies) free of charge.
- **Unlock** - an independent charity providing information, advice and support to people with convictions – helping you to get back on track.