



Howden Non Standard Driver Procedures

Following a review of the scheme with effect from 01 May 2019 the driving restrictions under your policy are changing to streamline and simplify the terms applied. As from this date the following will apply:

- Driver Warranty for Minibuses – Permitted Drivers aged 21-70
- Driver Warranty for Cars, MPVs, Goods Vehicles, Special Types – Permitted Drivers aged 18–70
- Licence Warranty – All Drivers must hold a UK or EU Licence for a minimum of 1 year, increased to 2 years for minibuses (to comply with DVLA requirements to drive a minibus under a car licence for not for profit). Licences issued in the Channel Islands, Isle of Man and Norway are also acceptable without referral and are treated in the same way as EU licences. Drivers with an EU licence are limited to vehicles with 8 passenger seats or less.
- Excesses – Drivers aged 18-20 additional excess of £350 (in addition to your standard policy excess)
- Excesses – Drivers aged 21-24 additional excess of £100 (in addition to your standard policy excess)

Non-Standard Drivers who do require referral to Howden

If a driver discloses any of the following they are considered non-standard and will need to be referred to Howden UK Brokers Limited. Please forward a completed non-standard driver form with a copy of the photo card licence to student.drivers@howdeninsurance.co.uk

- Drivers with a non-UK/EU Licence other than Norway, Channel Islands and Isle of Man
- Drivers over the age of 70
- Drivers who have disclosed a medical condition reportable to DVLA where DVLA have applied terms to their licence e.g. reduced licence period
- Drivers who have disclosed any accidents in the past 3 years
- Drivers who have disclosed any motoring convictions. Those who have disclosed only one conviction listed below do not require referral to Howden UK Brokers Ltd.

If there are any questions relating to the procedure please contact Howden UK Brokers Limited on 0333 234 1388

LC10 - Driving Without Licence
LC12 - Aiding And Abetting - LC10
LC14 - Causing Or Permitting - LC10
LC16 - Inciting - LC10
LC20 - Driving otherwise than in accordance with a licence
LC22 - Aiding Abetting - LC20
LC24 - Causing Permitting -LC20
LC26 - Inciting - LC20
LC30 - Driving After False Decl Re Fitness When Licence Applied For
LC32 - Aiding And Abetting - LC30
LC34 - Causing Or Permitting - LC30
LC36 - Inciting - LC30
LC40 - Driving A Vehicle Having Failed To Notify A Disability
LC42 - Aiding And Abetting - LC40
LC44 - Causing Or Permitting - LC40
LC46 - Inciting - LC40
LC50 - Driving After A Licence Revoked Or Refused On Medical Grounds
LC52 - Aiding And Abetting - LC50
LC54 - Causing Or Permitting - LC50
LC56 - Inciting - LC50
MS10 - Leaving Vehicle In Dangerous Position
MS12 - Aiding And Abetting - MS10
MS14 - Causing Or Permitting - MS10
MS16 - Inciting - MS10
MS20 - Unlawful Pillion Riding
MS22 - Aiding And Abetting - MS20
MS24 - Causing Or Permitting - MS20
MS26 - Inciting - MS20
MS30 - Playstreet Offence
MS32 - Aiding And Abetting - MS30
MS34 - Causing Or Permitting - MS30
MS36 - Inciting - MS30
MS40 - Uncorrected Eyesight Or Refusing Test
MS42 - Aiding And Abetting - MS40
MS44 - Causing Or Permitting - MS40
MS46 - Inciting - MS40
MS50 - Motor Racing On Highway
MS52 - Aiding And Abetting - MS50
MS54 - Causing Or Permitting - MS50
MS56 - Inciting - MS50

MS60 - Offence Not Covered By Other Codes
MS62 - Aiding And Abetting - MS60
MS64 - Causing Or Permitting - MS60
MS66 - Inciting - MS60
MS70 - Uncorrected Defective Eyesight
MS72 - Aiding And Abetting - MS70
MS74 - Causing Or Permitting - MS70
MS76 - Inciting - MS70
MS80 - Refusing Eyesight Test
MS82 - Aiding And Abetting - MS80
MS84 - Causing Or Permitting - MS80
MS86 - Inciting - MS80
MS90 - Failure To Give Information As To Identity Of Driver Etc
MS92 - Aiding And Abetting - MS90
MS94 - Causing Or Permitting - MS90
MS96 - Inciting - MS90
MW10 - Contravening Special Road Regulations (Not Speed)
MW12 - Aiding And Abetting - MW10
MW14 - Causing Or Permitting - MW10
MW16 - Inciting - MW10
PC10 - Pedestrian Crossing (Undefined)
PC12 - Aiding And Abetting - PC10
PC14 - Causing Or Permitting - PC10
PC16 - Inciting - PC10
PC20 - Moving Vehicle And Pedestrian Crossing
PC22 - Aiding And Abetting - PC20
PC24 - Causing Or Permitting - PC20
PC26 - Inciting - PC20
PC30 - Stationary Vehicle And Pedestrian Crossing
PC32 - Aiding And Abetting - PC30
PC34 - Causing Or Permitting - PC30
PC36 - Inciting - PC30
PL10 - Driving Without L Plates
PL12 - Aiding And Abetting - PL10
PL14 - Causing Or Permitting - PL10
PL16 - Inciting - PL10
PL20 - Driving Unaccompanied
PL22 - Aiding And Abetting - PL20
PL24 - Causing Or Permitting - PL20
PL26 - Inciting - PL20
PL30 - Carrying A Person Not Qualified
PL32 - Aiding And Abetting - PL30
PL34 - Causing Or Permitting - PL30
PL36 - Inciting - PL30

PL40 - Drawing Unauthorised Trailer
PL42 - Aiding And Abetting - PL40
PL44 - Causing Or Permitting - PL40
PL46 - Inciting - PL40
PL50 - Undefined Provisional Offence
PL52 - Aiding And Abetting - PL50
PL54 - Causing Or Permitting - PL50
PL56 - Inciting - PL50
SP10 - Speeding, Goods Vehicle
SP12 - Aiding And Abetting - SP10
SP14 - Causing Or Permitting - SP10
SP16 - Inciting - SP10
SP20 - Speeding (Not Goods Or Passenger)
SP22 - Aiding And Abetting - SP20
SP24 - Causing Or Permitting - SP20
SP26 - Inciting - SP20
SP30 - Exceeding Statutory Speed Limit
SP32 - Aiding And Abetting - SP30
SP34 - Causing Or Permitting - SP30
SP36 - Inciting - SP30
SP40 - Exceeding Passenger Vehicle Speed Limit
SP42 - Aiding And Abetting - SP40
SP44 - Causing Or Permitting - SP40
SP46 - Inciting - SP40
SP50 - Exceeding Motorway Limit
SP52 - Aiding And Abetting - SP50
SP54 - Causing Or Permitting - SP50
SP56 - Inciting - SP50
SP60 - Undefined Speeding Offence
SP62 - Aiding And Abetting - SP60
SP64 - Causing Or Permitting - SP60
SP66 - Inciting - SP60