

Herefordshire Community Network

Support for Ukraine – information for guests

Driving in the UK

Please click on the [links](#) for further information

General tips

- Read the [Highway Code](#). This will explain all the road signs and rules of the road.
- Having a decent map or sat nav is essential. There will be at least a dozen roads and routes that can get you to your destination, some of them faster but busier than others. **Sat Navs do not always take you the easiest route – it may take you down some VERY small lanes.**
- **Speed limits** jump often e.g. from 30 miles per hour (urban areas) to 40mph and then back again within a short stretch of road. Unless you see signs stating otherwise, assume the speed limit of any built-up area is 30mph.
- There are also a lot of traffic lights, roundabouts (rotaries) and one-way systems in the UK. Familiarise yourself with road positioning at junctions and roundabouts.
- If you get off the main roads in rural areas you also might be surprised by wonderfully narrow and twisty country roads, barely wide enough to fit one car.
- Speed camera (both fixed and mobile) are a regular sight on British roads. If caught driving over the speed limit, you will receive **penalty points and a fine**



What is the process of buying a car in the UK?

To put it simply, to buy a car in the UK you need to:

- **First, find a vehicle** – [AutoTrader](#) is a good place to look. Be careful with Marketplace on Facebook and also eBay. ALWAYS test drive the car before buying it and, if you can, take someone else with you, especially they who know about cars. You may see cars advertised [as Cat S or Cat N](#). this means they have been in an accident and

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written off because the insurers think its more expensive to repair. They may look like a bargain but they can be more expensive to insure.

- Have a [MOT](#) test if necessary
- Search for and purchase car **insurance**
- **Pay** for vehicle, receive **V5C/2** from owner – this is a slip of paper that proves you are the new owner. **Make sure you receive this.**
- Go online and pay for [vehicle tax](#)

What is important to know about the car insurance in the UK?

- **You need to have insurance to legally (and safely) drive your new vehicle away.** Insurance coverage is usually instant, so when you buy it online/over the phone you can get it to start straight away or on a specific date.
- There are many online insurance brokers such as [Moneysupermarket](#) and [Compare the Market](#). There are many more. They will provide quotes from a range of insurers.
- Get a quote for the car you think you might be buying as soon as possible. You can save money this way. It is possible to buy insurance the day before or even on the day of purchase but it will be more expensive.
- You may be surprised to discover that car insurance is quite different in the UK. The main difference is that insurance isn't based on the vehicle. Instead, car insurance in the UK is focused on specific people driving that vehicle. This means that it is not usually possible to legally drive a friend's car home from the pub, as it is likely that your friend is the sole insured driver on the vehicle.
- Larger engine cars and sports cars will have a higher insurance premium.
- Third Party insurance is the minimum you need to drive legally in the UK. If you have a long (and safe) driving history at home it might be worth trying to get records from your

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insurance company at home so you can plead your case with a British insurer and potentially get a discount.

- Shop around. The cost of insurance can vary hugely.

Registration – V5C (previously known as the log book)

- The owner of the vehicle will have a document called a V5C, which is car's registration document. It has all the info about the vehicle on it, as well as the owner's address.
- If buying it from a private seller, the name/address of the owner needs to match - if it doesn't match up, do not go ahead!
- There is a little section on the V5C ("new keeper's details" – V5C/2) which you, as the new owner, will need to fill out and keep, as this is your temporary proof that you own the car before the new V5C is sent to you. You'll need the V5C/2 to tax the vehicle. Do NOT drive off without this.
- The previous owner also has to sign a small section to confirm that they have indeed sold the vehicle and has to send this off to the DVLA. As soon as the DVLA gets this, they then update the registration and issue a new V5C in your name. This is sent by post and can take a few weeks.



NEVER LEAVE THE V5C IN THE CAR. IF STOLEN, THE THIEF WOULD BE ABLE TO SELL THE CAR MUCH EASIER WITH THE V5C.

Vehicle tax in the UK

- Vehicle tax is compulsory to drive on UK roads. This can be bought online or at a Post Office. Online you can purchase it for 6 months, 12 months or pay monthly. [Tax your vehicle - GOV.UK \(www.gov.uk\)](https://www.gov.uk/tax-your-vehicle) You must tax the car before you drive it.
- To buy tax, you need either the vehicle log book (V5C), "new keeper's details" (V5C/2) or a tax reminder letter.

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- The cost of the tax depends on the car engine size and age.
- If you don't pay this tax, then you risk being fined. Vehicles without tax should be listed as 'off the road.' If you are leaving the country for more than a calendar month, you can register your car as off the road and save that month's road tax.

[Register your vehicle as off the road \(SORN\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/register-vehicle-off-road)

- Vehicle tax is not transferable. When you buy the car you will be responsible for taxing it.
- If you sell a car, you need to tell the DVLA via this link [Tax your vehicle - GOV.UK \(www.gov.uk\)](https://www.gov.uk/tax-vehicle) This will cancel any road tax, refunding you if you necessary.

MOTs – The UK's roadworthiness test

- MOT refers to the Ministry of Transport test car inspection. It is an annual test of vehicle safety and roadworthiness. All vehicles over the age of 3 need a valid MOT if being driven on the road.
- If you have the vehicle's registration number, it is easy to check whether a vehicle has a valid MOT with this free [online checker.](#)
- Expect to pay up to £55 pounds for a MOT. It's a relatively quick test (40-45 minutes). MOT tests check the condition of the vehicle's tyres, steering, brakes, emissions etc.
- You cannot drive a car around without a valid MOT unless you're driving to a MOT test or to get repairs.
- When your car passes the MOT, you will then have a year before it will need another test. All the other information you need to know about MOTs [here.](#)



REMEMBER:

You must have a valid MOT (unless the car is less than 3 years old); insurance and road tax to legally drive a UK car on the road. Expect heavy fines and points on your licence if caught driving without these.

Information correct as of 1.08.2024