



WHEELS-ALIVE!

www.wheels-alive.co.uk

Vehicle insurance during Lockdown – information

Published: November 6, 2020

Author:

Online version: <https://www.wheels-alive.co.uk/vehicle-insurance-during-lockdown-information/>



ARE YOU COVERED, INSURANCE WISE, DURING THE LOCKDOWN?

Car insurance advice from Florence Codjoe, car insurance expert at [Uswitch.com](https://www.uswitch.com)

Non-essential travel

Non-essential car journeys during November could result in a £200 fine. If you have an accident while you're out, you may find your car insurance policy won't cover the damage and you could end up paying thousands of pounds for repairs.

If you're unsure about cover during the lockdown period then speak to your insurer for clarification. Also, check the Government's website to confirm what is considered essential and non-essential travel.



Parking on the road

It may be tempting to cancel your insurance if you're not using your car this month. However, it's a legal requirement to have insurance if your vehicle is parked on the road, even if it isn't being used.

If you have off-street parking or a private parking space, you can inform the DVLA with a Statutory Off-Road Notification (SORN). A SORN means your vehicle is declared officially off-road. You can't drive it anywhere, but you won't have to pay road tax and you can cancel your insurance.

Reduce my cover

Millions of people will be working from home as of today, leaving their car parked up for the next month or using it for the occasional trip to the supermarket.

It's worth contacting your insurer to discuss your policy and the options available to you. Ask if they might be able to reduce your annual mileage estimation, and recalculate your premium at no extra cost.

Driving more

The Association of British Insurers (ABI) has said, you currently don't need to contact your insurer if you have to drive to and from your workplace because of the impact of Covid-19. This support will last until 31 December 2020.

However, if you think you're going to be using your car a lot more during lockdown, then it's worth speaking to your insurer. You risk breaching your policy and invalidating it, if your annual mileage is a lot higher than stated when you first took out your insurance.

MOT

MOT test centres will remain open during this lockdown, but book as early as possible if you



have an MOT due, as garages are having to handle a backlog due to the Government's MOT extension.

If your MOT expires, your car insurance will no longer be valid. However, you can still drive your car to the test centre as long as you have a pre-booked test and insurance in place.

Check out our [MOT check list](#).