

# Self Drive Hire

## Hiring Guide

Allianz 



Speak directly to our team

01603 649744

[alanboswell.com/SDH](http://alanboswell.com/SDH)

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.

Please report a claim under your Self-Drive Hire insurance by using following this link: [Self-Drive Hire Claim](#).

### What documentation must you obtain?

*Sections marked \* must be obtained from all drivers*

- 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 proofs of address from separate sources\*
- Cleared and 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 [here](#).

### Additional criteria:

- Must meet the specified age limits within your policy and have at least 2 years driving experience (Full UK, EU, AU & NZ licences are covered as standard)
- Certain driving offences are covered. Please refer to the 'FAQs' below.
- No more than one fault or outstanding incident/claim in the last three years

### Proof of address

*(Two from the list)*

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

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.

### What is declined?

Any document relating to insurance and any document that does not meet the above-mentioned criteria. Please contact us if you are unsure.

*(Further criteria may apply – please review the most recent documentation issued by insurers).*

# FAQs

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

You can find out if your hirer is eligible to drive in Great Britain by using the Government's online tool accessed [here](#).

Currently, EU licence holders under 70 years of age, living in the UK for longer than 12 months, who meet all the criteria mentioned above will be covered as standard.

If they have an EU driving licence 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/hirer/renter unless otherwise agreed by the insurers.

**My hirer has points on their licence. What are the rules for hiring my vehicle?**

Scenario	Codes (if uncertain, please contact us)	Covered?
Two 3 Point offences.	('SP', 'TS', or 'CU' codes are covered)	Covered as standard
Single 4 or 6 point offences.	('SP', 'TS', or 'CU' codes are covered)	Covered as standard
Three, 3 point offences totalling 9 points.	('SP', 'TS', or 'CU' codes are covered)	Additional £500 excess
Single 4 or 6 point offence.	(MS90, IN10/any others not mentioned)	Requires Referral
Any conviction code not referenced.	(i.e. 'CD', 'DD', 'BA', 'UT', or 'DR'/'DG' code etc)	Requires Referral
Any ban or disqualification (withn 5 years of the hires date)	Any	Requires Referral

**My hirer's driving licence has expired or is out-of-date**

You will need written confirmation from the DVLA confirming the adjustments have been made. This confirmation (usually supplied via email) alongside the client's proof of address, existing licence, passport, and updated DVLA check code will suffice.

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

Depending on the country you are visiting you may need some additional documents and equipment.

Further advice can be found [here](#).

**My hirer has declared medical conditions, are they covered to drive?**

The insurers do not discriminate against medical conditions.

So long as the DVLA/hirers Doctor or GP have not imposed any restrictions then you can proceed as usual.

**My hirer holds a USA/CAN/SA licence. Are they covered?**

Allianz will cover USA/CAN/SA licence holders provided they have previous UK driving experience, as displayed below: -

4+ weeks of UK driving	£2,000.00 additional excess
2-4 weeks of UK driving experience	£3,500.00 additional excess
Less than 14 days UK driving experience	Declined

**What is a clear and traceable deposit?**

A bank-to-bank payment from the primary hirers account to your account, evidenced by its appearance on your bank statement confirming the hirers details.