

Driving Licence Flowchart

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| <p>Missing / expired driving licence: Ask why it is missing. DVLA/DVA code/check needed for medical reasons, driving ban, points to be added, expired or misplaced.</p> |
| <p>Medical reason: If check shows an expired full licence and Section 88 applies, ask for a medical letter confirming fitness to drive.</p> |
| <p>Current full licence shown on check: Include check PDF with a valid passport or shotgun licence for payout.</p> |
| <p>Just passed practical test*: Proceed with passport copy and practical test pass certificate. *Share Code permitted if Pass Test Certificate sent to DVLA as long as it confirms "Full Licence" and supply image/photo of the Pass test Certificate with documents.</p> |
| <p>Provisional licence: Require test booking confirmation and a guarantor with a full valid UK licence.</p> |
| <p>Provisional bike licence: Proceed with CBT certificate. Older bike riders may also need this.</p> |
| <p>Address differs from proposal: Check GCAP Address Links or prior Underwriting check. If neither applies, do a TransUnion check. If unclear, refer to Underwriting.</p> |
| <p>Expired physical licence only (under 6 months): Customer must ink sign so retailer can verify ID. Complete code check summary and upload expired licence plus PDF. No UW/SS note needed.</p> |
| <p>No physical ID available: Cannot proceed until licence is returned. Exception may be reviewed by Underwriting for known customers.</p> |
| <p>Licence expired over 6 months: Cannot proceed without valid ID and a DVLA summary.</p> |
| <p>Old style licence: If address matches FAMOS, proceed. If address is completely different, licence is not valid. Customer must update it. Accept valid passport or shotgun licence instead. Minor postcode differences are acceptable.</p> |
| <p>EU licence: Can be proceeded with normally until customer reaches age of 70, after this point they must convert to UK license. No further ID required.</p> |
| <p>Maiden / previous name: If both names trace in GCAP, require licence plus proof of signature or bespoke letter. If not, also require marriage certificate or Decree Absolute.</p> |
| <p>Foreign/non-EU licence: If fully underwritten as a Foreign National and in UK under 12 months, proceed. Otherwise, refer to Underwriting.</p> |

Accepted proof of address: Council tax bill, credit card statement, utility bill, shotgun certificate, HMRC letter, UK driving licence issued in last 3 months, solicitor's completion letter, postal bank statement, or stamped bank letter/statement.