

## Motor insurance with non-motoring convictions March 2017

### Background

We have been developing access to fair insurance for people with convictions since 2000.

Since then we have worked hard to make it easier for you to get genuine cover at a fair price.

Unlock is an independent charity, and so we do not provide insurance directly. We are not FCA regulated and so we're not able to provide specific insurance advice.

This document is based on the feedback we've received from clients who have obtained insurance from mainstream providers of motor insurance.

It should be read alongside our detailed guidance on insurance and convictions, and the list of insurance brokers. Both can be downloaded from [www.unlock.org.uk](http://www.unlock.org.uk).



### Advice on using this table

Since April 2013, for personal insurance, if the company doesn't ask you about convictions, you do not have to tell them

Many motor insurance companies ask about non-motoring convictions. Where they do, even if you think it's not relevant, you must disclose (although only what is unspent)

However, some mainstream insurance companies do not ask about non-motoring convictions (remember to check any assumptions or terms/conditions of cover)

So long as your convictions don't fall within the questions that the company are asking, you not have to tell them.

The table below contains details of some of the major personal motor insurance providers who do not ask about non-motoring convictions (unless otherwise stated)

If you find that any of the details below are incorrect, or have suggestions of further additions to this list, please let us know by emailing [advice@unlock.org.uk](mailto:advice@unlock.org.uk).

Company contact details			Questions/Exclusions/Exceptions regarding non-motoring convictions	
Company	Telephone	Website (www.)	Where is it?	Details of the question or eligibility requirement
Aviva	0800 260 0461	<a href="http://aviva.co.uk">aviva.co.uk</a>	At the end of online quote system	Eligibility - "No driver has had any criminal convictions in the last 5 years (other than motoring offences), been previously refused insurance or had a policy cancelled"
Churchill	0800 032 4829	<a href="http://churchill.com">churchill.com</a>	In the question set	Question - "Have you had any motoring offences including convictions, endorsements, fixed penalties, bans or points in the last 5 years".
Co-operative Insurance	0845 300 1798	<a href="http://co-operativeinsurance.co.uk">co-operativeinsurance.co.uk</a>		Question - Only want to know about motoring convictions
Direct Line	0845 246 8701	<a href="http://directline.com">directline.com</a>	In the question set	Question - "Have you any motoring offences including convictions, endorsements, fixed penalties, bans or points in the past 5 years?"
More Than	0800 300 220	<a href="http://morethan.com">morethan.com</a>		Eligibility - "Have not been convicted of (or have prosecutions pending for) fraud or dishonesty of any kind"
Liverpool Victoria	0800 023 2638	<a href="http://lv.com/insurance/car_insurance">lv.com/insurance/car_insurance</a>		Question - Only want to know about motoring convictions