

Payout Guidelines.

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Payout Guidelines.

Missing or Expired Driving Licence.



There are various reasons why a customer's licence may not be available, for example; the customer may have submitted their driving licence to the DVLA, they are subject to a driving ban or their licence has been misplaced or has expired.

If the customer's driving licence is missing or has expired, we will need the following information uploaded into the Payout Portal:

- Copy of a valid passport or shotgun licence
- PDF copy of the DVLA/ DVA check showing a full UK driving licence
- If the DVLA/ DVA check shows the customer has an expired full licence and Section 88 applies to them, we will need a letter from a medical professional confirming the customer is fit to drive

To complete a DVLA/DVA check onsite, please click [here](#);

In the event the customer is unable to provide a valid passport or shotgun licence and their driving licence has expired within the last 6 months, please click [here](#).

Payout Guidelines.

Non-UK Driving Licences.



If a customer's driving licence is from a country outside of the EU we are able to proceed if the customer has been **in the UK for less than 12 months**.

If the customer has been in the **UK for more than 12 months** we are unable to proceed until the customer can provide a full UK driving licence.

An EU driving licence is acceptable. For a full the list of EU and EEA countries defined by the DVLA click [here](#).

Payout Guidelines.

Driving Licence in a Maiden or Previous Name.



If the customer's driving licence is in their maiden/ previous name please contact the underwriting team as this will need to be reviewed with an underwriter.

In addition to the driving licence we may also require a marriage certificate (or Decree Absolut) and proof of signature or bespoke letter from customer for payout. This will be confirmed by the underwriter in the FAMOS notes.

Payout Guidelines.

Old Style Driving Licence.



Address on driving licence matches proposal:

We can proceed as normal.

Address on driving licence does not match the proposal:

We will require a DVLA/ DVA check to be completed and a copy of a valid Passport or a shotgun licence.

We can accept postcodes that may differ slightly due to an address change by the Post Office.

Payout Guidelines.

Provisional Driving Licence.



Customer has just passed their practical test:

We can proceed with a copy of the Passport and a copy of the Practical Test Pass Certificate.

Provisional Driving Licence:

We will require a test booking confirmation as well as the details of a guarantor who holds a full valid UK licence.

Provisional bike licence:

If the customer is a young rider and they only have a Provisional licence, we can proceed on the presentation of a CBT Certificate. Many older bike riders will be covered under their motor vehicle licences but will still need to provide a CBT certificate if they are purchasing a bike.

Payout Guidelines.

Different Driving Licence Address.



If the address on the customers driving licence does not match the addresses in the customer proposal (current or previous) then please send an email to addinfo@alphera.co.uk with the address details found on the driving licence. Once our checks have been completed, we will update the notes in FAMOS within 4 hours of the request with next steps.

If the proposal has been submitted for Payout with a driving licence address that differs to the address in the proposal, this address will be automatically reviewed and the Payout journey will continue as normal.

Driving Licences.

DVLA Licence Check Process.



DVLA link - <https://www.gov.uk/view-driving-licence>

All DVLA checks MUST be dated within 7 days prior to being submitted to us.

1. The customer must follow the process on the website and input their driving licence number; NI number and postcode which will generate a case sensitive check code:

View or share your driving licence information

You can use this service to:

- view your driving record, for example vehicles you can drive
- check your penalty points or disqualifications
- create a licence 'check code' to share your driving record with someone, for example a car hire company

The check code will be valid for 21 days.

You'll need:

- your driving licence number
- your National Insurance number - [find your National Insurance number if you've lost it](#)
- the postcode on your driving licence

This service is also available [in Welsh \(Cymraeg\)](#).

[Start now >](#)

Enter details

You should only use this service to view or share your own driving licence.

Use a different service if you want to [check someone else's driving licence information](#).

Your driving licence number
Example: MORGA657054SM9IJ

[▶ Where to find your driving licence number](#)

Your National Insurance number
Example: QQ123456C

[▶ Where to find your National Insurance Number](#)

Postcode
Example: EH1 9SP

The website will provide assistance in the event that the customer is unsure of where to find their information, such as their driving licence number or NI number.

Driving Licences.

DVLA Licence Check Process.



2. The customer will then be presented with the status of their driving licence and an option to get their check code:

Your details	Vehicles you can drive	Penalties and disqualifications	Get your check code
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Miss

Date of birth
Gender
Address

Licence details

Driving status	You have a full driving licence
Licence valid from	5 Aug 2018
Licence valid to	5 Aug 2026
Driving licence number	
Licence issue number	94

3. Once the customer has completed the 'Get your check code' page, a unique code will be generated and looks like this:

Your check code is:	This code:
wS kj Y6 QT	<ul style="list-style-type: none">• is case sensitive• is valid for 21 days• can only be used once
Print or save a driving summary	

Driving Licences.

DVLA Licence Check Process.



4) The final step is to complete the check. To do this, you will need:

- The last 8 digits of the customers driving license number
- The unique check code

Please go to <https://www.gov.uk/check-driving-information> and follow the process

5. Once the check has been completed, you will receive a summary, which must be saved, printed and submitted to us.

Current licence summary

Driving licence number: [redacted]
Licence issue number: **94**
Licence valid from: **5 August 2018**
Licence valid to: **5 August 2026**

Check code: **wS kj Y6 QT**
This code is now invalid and cannot be used again.

Date summary viewed: **6 April 2020 12:15**

Driving Status	Endorsements
Current full licence	0 0
	Offences Points

As long as the customer holds a 'current full license' as per the example we can proceed with a copy of their valid Passport.

The 'Date summary viewed' must be within 7 days of submission.

Driving Licences.

Licence has Expired Within the Last 6 Months.



THE CUSTOMER WILL NEED TO PROVIDE PHYSICAL COPY OF THE EXPIRED LICENCE TO PROCEED.

- 1) Agreements must be ink signed on premises to allow the dealer to see the customer, compare the signature against their expired driving licence and verify the driving licence via the portal.
- 2) A DVLA/ DVA check code must be generated to verify that the customers licence is still valid and to confirm that the driving licence has not been revoked
- 3) The expired driving licence and the DVLA/ DVA check in pdf format must be uploaded as part of the payout document pack via the portal

If the customer has sent their driving licence to the DVLA/ DVA and are unable to provide their physical ID (Passport/ Shot Gun Licence) then we will be unable to proceed until they receive their driving licence.

If the customer's Driving Licence expired **more than 6 months ago**, we cannot proceed without valid ID and a DVLA/ DVA check