



# Vehicle Insurance Disclaimer Form 2024

## ***What does this mean for you?***

It has not been a legal requirement to display a valid road tax disc on the windscreen of your vehicle since October 2014. Most new vehicles are registered by the selling dealer by either sending a document to the DVLA called a V55/1 or by registering on an electronic system called the **Register A Vehicle** licensing system (RAV). All vehicles must be taxed for road use or declared as SORN if not.

## ***RAV System***

The RAV system allocated your new vehicle a registration number (unless a Sale of Mark or Retained Mark has been used) and allows the selling dealership to register and licence the vehicle on your behalf with the DVLA in real time for you before you collect it. This system is connected into the Motor Insurers Database and uploads all files onto the Automated Number Plate Recognition (ANPR) system used by the Police.

## ***Vehicle Registration Document (V5c)***

Sometimes still referred to as 'The Log Book' this document along with any other paperwork due to you from the registering of your new vehicle will be posted direct to the address held on the DVLA system as used by your selling dealership at the point of vehicle registration. If your paperwork has failed to arrive or if you have any queries please contact the main DVLA contact number = 0300 790 6802.

## ***Insurance***

It is the Registered Keeper/Drivers legal responsibility to ensure a vehicle is fully insured for road use before leaving the selling dealership. In Northern Ireland the vehicle must also be insured for the registration of the vehicle in the first place. Sometimes the insurance cover may have been provided by the selling dealer on behalf of the keeper **but** it is still the responsibility of the keeper/driver in this scenario to confirm cover is in place prior to driving the vehicle on a public road.

This disclaimer, once signed by you, will suffice to protect the dealership from any possible future legal responsibility or 'Failing to Provide a Duty of Care' should insurance conditions have not been met by the keeper/driver in any way.

For more information simply please speak to the sales consultant from whom you purchased your vehicle:

Keeper Signature:.....:

Keeper Name:.....:

Selling Dealer:.....Dealer ID: .....

Registration Number:.....: Date of Registration:.....: Date of Collection:.....: