## Draft 12-Month Motor Insurance Certificates Consultation

The following will be amended into a formal letter and amended in such a way to make it specific for the three parties being consulted. The matter will also be put on the web-site to make it available for all residents of the Borough.

Oadby and Wigston Borough Council (BC) invites comments from the trade and any other interested parties in relation to a consultation on licensed vehicle insurance certificates.

The Council currently accepts 7-day insurance certificates but would like to cease this practice in favour of 12-month certificates. The reason for this is as follows:

- a) If all licence holders (there currently 153 licensed vehicles) opted for 7-day certificates it would create a large volume of administrative work for the Council which would impact on the quality of service offered to other licensing applicants and licence holders.
- **b)** There would be an increased chance that licence holders inadvertently fail to keep their policies up to date consequently use their vehicles on the road without insurance.
- c) The public of Oadby, Wigston and South Wigston may be exposed to travelling in uninsured vehicles.

## THE TRADE

To help Oadby and Wigston Borough Council gain a better understanding of the issues surrounding hackney carriage and private hire insurance would you please answer the following questions.

- 1) If you are a current Oadby and Wigston BC hackney carriage or private hire vehicle licence holder do you provide 7-day insurance certificates to the Council? If so what is the benefit to your hackney carriage or private hire operation? (go to Question 3)
- 2) If you are a current Oadby and Wigston BC hackney carriage or private hire vehicle licence holder, have you considered obtaining 7-day insurance certificates in the past? If so, why did you decide against the move?
- **3)** As a matter of policy, should the Council accept 7-day insurance certificates 'Yes' or 'No'. Please explain your reasoning.
- 4) Have you any other comments that might help the Council make an informed decision on the matter that would be of benefit to the public, licence holders and the Council.

## THE POLICE

Has the Leicestershire Police any comments that would help us to decide whether 7-day insurance certificates are appropriate for the District's licensed vehicles and unlikely to cause any issues with uninsured driving?

## **INSURANCE COMPANIES AND BROKERS**

1) Does your company/brokerage provide 7-day insurance certificates for Oadby and Wigston BC hackney carriage and private hire vehicle licence? If so in what way does this service assist the licence holders?

- 2) In what way would licence holders be disadvantaged if the Council does adopt a policy to accept 12-month certificates only?
- **3)** Have you any other comments that might help the Council make an informed decision.

The consultation will run from *DD/MM*/2016 to *DD/MM*/2016. Your contribution is welcomed and you may reply by:

- a) Email to licensing@oadby-wigston.gov.uk; or
- **b)** Post to Oadby and Wigston Borough Council, Station Road, Wigston, LE18 2DR.