



LEGAL RESPONSIBILITIES

INSURANCE

Before you take a vehicle on public roads, you must have proper insurance cover. To arrange this contact either an insurance company, an insurance broker or some motor manufacturers or dealers.

It is worth getting as many quotes for the type of insurance you require, as the cost can vary greatly.

THIRD PARTY COVER. This is the legal minimum and the cheapest. It only covers the person or persons' property you damage. You are not covered for injury to yourself or damage to your vehicle.

THIRD PARTY FIRE AND THEFT. Same as third party but covers your vehicle against theft or fire.

COMPREHENSIVE INSURANCE. This is the best but most expensive. It covers other persons (third party) and their property from injury and damage and covers damage to your vehicle.

VEHICLE EXCISE DUTY. (CAR TAX DISC)

These can be bought for periods of 6 or 12 months from a Post Office. Failure to display a valid tax disc on your vehicle will incur an automatic penalty.

To purchase a tax disc at the post office you must produce a valid certificate of insurance, an MOT Certificate if the vehicle is older than 3 years.



VEHICLE TEST CERTIFICATE. (MOT).

The purpose of the MOT Test is to ensure that your vehicles key safety and environmental systems meet the standards.

The test must be carried out on or before the third anniversary of the date of first registration and then every 12 months.

The date can be found on the Vehicle registration certificate which you will have given you when the car was purchased.