

Uninsured Motorist Coverage: What UK Drivers Need to Know

Driving without valid motor insurance is illegal in the UK. Yet worryingly it is estimated that 1 in 25 drivers on UK roads are uninsured. This puts responsible, insured drivers at significant financial risk and jeopardises their ability to claim compensation if they are hit by an uninsured or untraced motorist.



Understanding your protection options and legal rights if you are injured by an at-fault uninsured driver is crucial. This comprehensive guide explains key issues like the Motor Insurers' Bureau, uninsured driver agreements, making successful claims, and steps to protect yourself on UK roads.

The Motor Insurers' Bureau – Compensation of Last Resort

The Motor Insurers' Bureau (MIB) was established in the UK in 1946 to compensate victims of uninsured and untraced drivers. Every motor insurer who underwrites policies in the UK is obligated to be a

member and contribute funding to the MIB. This allows the MIB to provide compensation for victims who would otherwise be unprotected when struck by an uninsured or untraced motorist.

In particular, the MIB compensation covers:

- Personal injury claims for pain, suffering, and loss of amenity up to £300,000. This does not cover future loss of earnings.
- Property damage claims up to £300,000 for damage to your vehicle or property.
- Death claims up to £30,000 if a victim dies as result of an uninsured driver's actions.

The MIB should be considered the “insurer of last resort” when no other insurance compensation is available after a collision. While the coverage it provides is important, there are significant gaps and limits to MIB compensation that leave innocent road users exposed. That is why having your own uninsured driver coverage is so crucial.

Uninsured Driver Agreements – Key Additional Protection

To help address gaps in the MIB protection, many standard motor insurance policies include what is known as an “uninsured driver agreement” add-on. This provides valuable additional compensation beyond the basic coverage limits of the MIB scheme.

Specifically, the uninsured driver agreement uses your own policy to cover losses and damages that would exceed what the MIB will pay out. This helps reimburse you for things like:

- Ongoing loss of earnings due to long-term injuries.
- Exceeding the £300,000 property damage limit for expensive vehicles.
- Vehicle hire, repair costs, and other out-of-pocket expenses.
- Treatment and care not covered by the NHS.
- Any policy excesses you must pay out-of-pocket.
- Legal costs to pursue a compensation claim against the uninsured driver.

The key is that the uninsured driver agreement taps into your own policy to essentially fill gaps left by the limited standard MIB compensation, up to your policy's coverage limits. So, having this agreement in place provides vital protection.

Always Check Your Documents for Uninsured Driver Coverage

Given how important the protection is, you should always check your insurance documents to confirm an uninsured driver agreement is included in your motor policy. Don't just assume it will be covered. Review the key facts section and schedule of your policy to validate that this add-on is specified.

If not, speak to your insurer or broker to have the agreement added. It may result in a small premium increase, but it is well worth it for the added security of knowing losses caused by reckless uninsured motorists will be covered. The peace of mind is invaluable.

Steps to Making a Successful Uninsured Driver Claim

If the worst happens and you are involved in a collision caused by an uninsured driver, here are key steps to making a successful claim:

- Report the incident to the police and cooperate fully with the officers. Obtain a collision report with confirmation that the other motorist was uninsured. This serves as vital proof.
- Notify your insurer about the accident and provide complete details. The insurer will confirm if you have an uninsured driver agreement in place and begin the claims process.
- Make a claim to the MIB and provide all requested evidence such as the police report, medical assessments, vehicle damage estimates, etc. The MIB will assess and pay out compensation for injuries and damages based on their standard limits.
- If your eligible losses exceed the MIB's limits, make an additional claim to your own insurer under your uninsured driver agreement policy. Supply evidence like medical expenses, lost income documentation, vehicle hire receipts, repair invoices, and other costs.
- The insurer will claim back whatever compensation is paid out by the MIB and cover any remaining losses using your policy, up to the specified uninsured driver coverage limits. Having this additional agreement is what provides more complete protection.
- If the claim is extensive, be prepared for it to take many months to be fully settled, including the MIB portion. Your insurer will guide you through the process, but patience and persistence in supplying the requested documentation is key.

Without the uninsured driver agreement in place, you would likely receive only the more limited MIB compensation, leaving you to cover a significant portion of costs out-of-pocket. So, checking for and utilising this policy add-on is hugely important for your protection.

Can Damages Ever Exceed Your Uninsured Driver Limits?

While having solid uninsured driver coverage in place is extremely beneficial, it is still possible in some cases for damages to eventually exceed your policy's limits for this agreement. For example, you may suffer severe long-term injuries resulting in significant future lost earnings that surpass the amount of uninsured driver coverage you opted for.

In such instances, it becomes necessary to pursue legal action against the uninsured at-fault driver directly to claim damages above and beyond your insurance limits. Your insurer may be able to assist with some aspects of this process based on the circumstances. But having your own legal expenses

insurance is advisable to help cover the costs of pursuing extensive compensation through the courts if needed.

Without legal expenses insurance, paying for solicitor fees and court costs could be prohibitively expensive. So, this policy add-on is worth considering for your protection if you have substantial assets or high future earning potential.

Key Steps You Can Take to Protect Yourself

Beyond having comprehensive uninsured driver coverage on your policy, there are further proactive steps you can take to protect yourself:

- Consider excluding vehicle excesses if hit by an uninsured driver. This avoids unfair out-of-pocket repair costs for incidents that are not your fault.
- Ask your insurer about a replacement vehicle if yours is rendered undriveable after a collision with an uninsured driver. This provides coverage for vehicle hire costs.
- Install a quality dashcam. Capturing video evidence can help prove fault and prevent fraudulent claims in the event of a collision.
- Purchase legal expenses insurance for professional support pursuing compensation.
- If you witness dangerous uninsured driving, report it. Getting more uninsured motorists off the road improves safety.
- Lobby your MP to implement tougher penalties for uninsured driving to deter this unlawful behaviour.

Driving without insurance poses great risks to all law-abiding road users. We encourage you to take proactive steps like these to protect yourself and your family on UK roads.

Get Specialist Legal Advice from Our Experienced Team

Dealing with the consequences of an uninsured driver collision can be complex and stressful. Here at XXX, our experienced personal injury solicitors have helped hundreds of clients across the UK claim fair compensation after accidents caused by uninsured motorists.

We can review your case, ensure you receive all applicable MIB and policy compensation, and take legal action on your behalf if damages exceed coverage limits. Don't struggle alone - contact our team today for dedicated legal support and advice if you or a loved one are injured by an uninsured driver.

Meta description: Comprehensive guide explaining uninsured driver coverage, the Motor Insurers' Bureau, making successful claims, and how to protect yourself from uninsured motorists.