

Ms Alison McCullagh  
2 Townhall Street  
Enniskillen  
Fermanagh  
BT74 7BA

21 December 2021

Dear Ms McCullagh

Thank you for your letter dated 16 November on behalf of Fermanagh & Omagh District Council, and for raising these concerns with us.

The ABI is aware of concerns regarding the difficulties motorists in Northern Ireland are currently facing in obtaining MOT appointments; the ABI recently briefed the Committee for Infrastructure in the Northern Ireland Assembly on MOT and insurance issues.

Insurers recognise that this is a worrying time for everyone and will take a pragmatic view on the situation, aiming to avoid penalising customers for something that is entirely out of their control.

Where motorists in Northern Ireland have a confirmed MOT appointment booking for their test, they should not be prejudiced by a lack of a valid MOT certificate if it has run out before the test takes place.

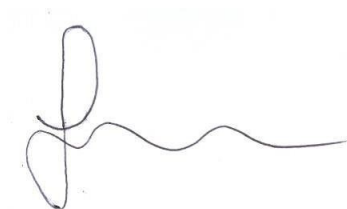
During the delays to booking tests, ABI members have agreed to maintain cover for customers in Northern Ireland who, through no fault of their own, cannot get a test. However, motorists whose MOTs are due must keep trying to book a test with the DVA, even if the date falls after their MOT certificate expires.

The DVA has advised us that, if motorists are within five days of their MOT expiring and it is required for tax renewal, or their insurer says that they will not cover the vehicle, they can email DVA customer services and get an earlier appointment.

Insurers do, however, expect that motorists comply with their legal obligation to keep their vehicle in a roadworthy condition if they are driving it. Driver safety is paramount, so those affected by the ongoing MOT testing backlog should continue to service their vehicle and carry out basic checks such as looking out for brake wear, ensuring that all lights are working, and regularly checking their tyre pressure and tread depth.

If motorists are in any doubt, they should check their policy documents or contact their insurer.

Yours sincerely



**James Dalton**  
**Director of General Insurance Policy**