

Motor insurance with non-motoring convictions – April 2025



Background

We have been developing access to fair insurance for people with convictions since 2000. Since then we have worked hard to make it easier for you to get genuine cover at a fair price. Unlock is an independent charity, and so we do not provide insurance directly. We are not FCA regulated and so we're not able to provide specific insurance advice. This list sits alongside detailed guidance on insurance and convictions, and the list of insurance brokers.

Advice on using this table

- For personal insurance, if an insurer doesn't ask you about convictions, you do not have to tell them.
- Many motor insurance companies ask about non-motoring convictions. Where they do, even if you think it's not relevant, you must disclose (although only what is unspent).
- However, some mainstream insurance companies do not ask about non-motoring convictions. So long as your conviction don't fall within the questions that the company are asking, you don't have to tell them.
- The table below contains details of some of the major personal motor insurance providers who do not ask about non-motoring convictions. On receipt of the policy all insurers below will ask the policy holder (and any named driver) to disclose any unspent convictions which have not previously been disclosed. In some cases, this may result in an insurer cancelling a policy or increasing your premium.

If you find that any of the details are incorrect, or have suggestions of further additions to this list, please let us know by emailing advice@unlock.org.uk.

Company contact details			Questions regarding non-motoring convictions
Company	Telephone	Website (www.)	Details of the question or eligibility requirement
Churchill	0800 032 4829	churchill.com	"Have you had any motoring offences including convictions, endorsements, fixed penalties, bans or points in the last 5 years?"
Direct Line	0845 246 8701	directline.com	"Have you any motoring offences including convictions, endorsements, fixed penalties, bans or points in the last 5 years?"
Privilege	0345 246 8539	Privilege.com	"Have you had any motoring offences including convictions, endorsement, fixed penalties, bans or points in the last 5 years?"