

Triable only summarily:
Maximum: Level 5 fine

Must endorse and may disqualify. If no disqualification, impose 6-8 points – see notes below.

Offence seriousness (culpability and harm)

A. Identify the appropriate starting point

Starting points based on first time offender pleading not guilty

Examples of nature of activity	Starting point	Range
Using a motor vehicle on a road or other public place without insurance	Band C fine	Band C fine 6 points – 12 months disqualification – see notes below

Offence seriousness (culpability and harm)

B. Consider the effect of aggravating and mitigating factors (other than those within examples above)

Common aggravating and mitigating factors are identified in the pullout card – the following may be particularly relevant but **these lists are not exhaustive**

Factors indicating higher culpability <ol style="list-style-type: none">1. Never passed test2. Gave false details3. Driving LGV, HGV, PSV etc.4. Driving for hire or reward5. Evidence of sustained uninsured use Factor indicating greater degree of harm <ol style="list-style-type: none">1. Involved in accident2. Accident resulting in injury	Factors indicating lower culpability <ol style="list-style-type: none">1. Responsibility for providing insurance rests with another2. Genuine misunderstanding3. Recent failure to renew or failure to transfer vehicle details where insurance was in existence4. Vehicle not being driven
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Form a preliminary view of the appropriate sentence, then consider offender mitigation

Common factors are identified in the pullout card

Consider a reduction for guilty plea

Consider ancillary orders

Refer to pages 168-174 for guidance on available ancillary orders

Decide sentence

Give reasons

Notes

Consider range from 7 points – 2 months disqualification where vehicle was being driven and no evidence that the offender has held insurance.

Consider disqualification of 6 – 12 months if evidence of sustained uninsured use and/or involvement in accident.