

Driver Numbers Q&A

What's changing?

The Government has changed the law about the information you need to provide when you buy or renew a motor insurance policy. From 31st March 2025, to secure insurance cover, you will need to provide your insurer or broker with your driver number and the driver number of anyone named on your policy. You will be legally obliged to provide this information and it will be an offence for the insurer or broker to sell you a policy without it.

Why is this happening?

It's all to do with a system called the Irish Motor Insurance Database, which supports the Gardaí in their efforts to detect uninsured drivers. The database contains the records of 3 million vehicles and 5 million drivers and is updated daily. The Gardaí use an app in real time on the roads to scan registration plates. The app checks the information against the database allowing the Gardaí to identify uninsured drivers. The system has already been very successful and will be strengthened by the inclusion of driver numbers on the database. You can find out more in the 'Clamping Down on the Uninsured' video from the Motor Insurers' Bureau of Ireland [here](#).

Why is this important?

It is an important measure aimed at detecting uninsured drivers. Every licensed driver has their own unique driver number which stays with them regardless of the vehicle they are using. The legal requirement to add this information to the Irish Motor Insurance Database will provide An Garda Síochána with a more comprehensive insight into any offences a driver may have committed, making it even more difficult for drivers who act illegally on Irish roads to evade detection.

Where can I find my Driver number?

You can find the driver number in Section 4(d) on an Irish driving licence or learner permit.

Do I risk losing insurance cover if I can't find my driver number before my renewal date?

Yes. Under the new law, an insurer or broker will be prevented from issuing a policy to anyone who fails to supply their driver number. Similarly if a named driver cannot provide a driver number they will have to be removed from the policy. Equally the policyholder or prospective policyholder is legally required to supply their driver number and the driver numbers of anyone named on their policy.

What do I need to do if I hold a licence that has not been issued in the Republic of Ireland?

You will need to provide a copy of your licence to your insurer or broker.

Does a licence issued outside the Republic of Ireland have a driver number?

Different countries have different formats for their licences. The legislation sets out that in the case of foreign licences, *“the driver number, licence number or unique identifier of any person to whom the licence is issued”* is required. Either way, you will need to provide your insurer or broker with a copy of your licence so that they can record the relevant information on the policy.

What do I do if my licence is lost, stolen, or damaged?

By law, you must hold a valid driving licence or learner permit in order to drive and you must carry it with you when you are driving. The National Driver Licence Service (NDLS) manages licence applications and renewals. You can apply for your replacement driving licence online. Visit the [NDLS website](#) to find out how. Don't leave it to the last minute as the process can take some time. Your insurer or broker will usually let you know your renewal is due approximately 30 days before renewal date.

In the short-term, you can call the NDLS to request your driver number on 0818 700 800. You will need to confirm your identity by providing your name, date of birth and PPSN. However, you must replace your licence and carry it with you when you drive. It is important to act now, so you are not left without insurance cover when the new law comes into effect.

What do I do if my licence is expired?

By law, you must hold a valid driving licence or learner permit in order to drive and you must carry it with you when you are driving. You can apply to renew your driving licence online or in person within 3 months of its expiry date, or if it expired less than 10 years ago. Visit the [NDLS website](#) for more information. Remember that if you have special circumstances like a medical condition, you may be required to provide additional documentation or undergo a medical, which could take more time.

As should not be driving on an expired licence, you must renew your licence and carry it with you when you drive. It is important to act now, so you are not left without insurance cover when the new law comes into effect

What if my licence expired more than 10 years ago?

By law, you must hold a valid driving licence or learner permit in order to drive and you must carry it with you when you are driving. If your licence expired more than 10 years ago, you must complete a driver theory test and then apply for a learner driver permit. This process will take some time so act immediately. You can find more information on the ['My first time learner permit'](#) section of the NDLS website.

As should not be driving on an expired licence, you must renew your licence and carry it with you when you drive. It is important to act now, so you are not left without insurance cover when the new law comes into effect.

What about expired learner permits?

By law, you must hold a valid driving licence or learner permit in order to drive and you must carry it with you when you are driving. You can renew your learner permit within 3 months of its expiry, or up to 5 years after it has expired. Remember, you can't renew your learner permit for a third time unless you have a driving test scheduled, or have been unsuccessful in the driving test in the previous 2 years.

You must contact the RSA and book a driving test so that you can renew your learner permit and carry it with you when you drive. It is important to act now, so you are not left without insurance cover when the new law comes into effect.

What if my learner permit expired more than 5 years ago?

By law, you must hold a valid driving licence or learner permit in order to drive. If your learner permit expired more than 5 years ago, you will have to re-sit your theory test and apply for a new learner permit. You can find more information on the ['Manage your learner permit'](#) section of the RSA website.

What if I have already had 3 learner permits?

You cannot renew your learner permit a third time unless you have a driving test scheduled or have been unsuccessful in the driving test in the previous 2 years. In this case, you will have to re-sit your theory test and apply for a new learner permit so please take action now. You can find more information on the ['Manage your learner permit'](#) section of the RSA website. Contact the RSA and book a driving test so that you can renew your learner permit and carry it with you when you drive. It is important to act now, so you are not left without insurance cover when the new law comes into effect.

What if I hold a UK licence?

Since Brexit, you can no longer drive on your UK licence if you live in Ireland. In this case, you should exchange your driving licence immediately. You must surrender your UK licence in this case and the NDLS will issue you with a receipt while the exchange process takes place. Once again, this will take time, so address this immediately and provide your driver number to your insurer or broker as soon as you have it. Read the [FAQs about exchanging a foreign driving licence](#) on the NDLS website. If you do not provide a copy of your licence, regardless of whether it is a UK licence or an EU licence, your insurer will not issue you with a policy.

I have been driving on my Australian licence which I got when I lived there 5 years ago. Will my insurance company accept a copy of this?

As a visitor to Ireland you can drive on a driving licence from any state outside the EU/EEA for up to one year provided the driving licence is current and valid. However, as you took up 'normal residence' in Ireland 5 years ago, you must either exchange your driving licence or apply for a driving licence in Ireland. You must surrender your Australian licence as part of the exchange process and the NDLS will issue you with a receipt the exchange process takes place. Once again, this will take time, so address this immediately and provide your driver number to your insurer or broker as soon as you have it. Read the [FAQs about exchanging a foreign driving licence](#) on the NDLS website. If you do not provide a copy of your licence, regardless of whether it is a UK licence or an EU licence, your insurer will not issue you with a policy.

What is the difference between my driver number and my driver licence number?

Your driver number can be found in section 4(d) of your driving licence or learner permit. Your licence number can be found in section 5.

My son is a named driver on my car insurance policy, but I can't get his driver number at the moment as he is away traveling. Do I need it?

Yes, you need your son's driver number to renew your policy as any named driver will have to provide their driver number. If you cannot get the driver number of a person who is named on your policy you can remove them from the policy until it is available from them.

I'm on my partner's policy. Do I need to give her my driver number? Will it impact her premium if she doesn't include the number? Will I still be insured?

Your partner needs to have your driver number to renew the current policy. If they cannot provide your driver number, you will be removed from the policy and this may have an impact on the premium. Insurers use various factors to calculate the premium, including any drivers on the policy; therefore, if a driver is removed from the policy it may affect the cost. For this reason, if you are no longer on her policy because you couldn't provide your driver number at the time of renewal, your partner may see a change in premium.

My son has been living abroad but is returning in the new year for holidays and I want to put him on the insurance. Do I need his driver number? What happens if he can't find his licence and will he have to get a replacement?



You do need his driver number and he will have to get a replacement. (Note, you must be resident in Ireland in order to apply for an Irish Licence. He may not be eligible to get a replacement licence while living abroad).

I am at college and I don't have my licence with me but my insurance is up for renewal tomorrow. Will I still be able to get insurance?

No, from 31st March 2025, you will need to provide your driver number to renew your policy. In the short-term, you can call the NDLS to request your driver number on 0818 700 800. You will need to confirm your identity by providing your name, date of birth and PPSN.

My driver number doesn't work when I give it to my insurer but I always had this number. What should I do?

Double-check that you are providing the number beside 4(d) on your driving licence or learner permit. If there is still an issue, you can call the NDLS to request your driver number on 0818 700 800. You will need to confirm your identity by providing your name, date of birth and PPSN.

Will the cost of my insurance premium come down if I provide my driver number?

The new legislation will require motorists to provide their driver number, and those of any named drivers, to their insurer or broker when taking out motor insurance policies. If your licence is valid and there is no problem in providing the required information for named drivers on your policy, there should be no impact on your insurance costs. In the longer term, reducing the number of uninsured drivers on our roads should benefit all compliant motorists, as every uninsured driving claim is adding to the cost of motor insurance for drivers. Gardaí will have access to the Irish Motor Insurance Database on their Garda Mobility Devices and will enable them to detect those breaking the law by driving without insurance.