

Commitment from The ABI and BIBA regarding Temporary Exemption Certificates for MOT Tests in Northern Ireland

July 2026

The Association of British Insurers (ABI) and the British Insurance Brokers' Association (BIBA) recognise the ongoing difficulties some motorists in Northern Ireland continue to face in accessing timely MOT appointments. We have continued to engage with insurers, brokers and the Driver and Vehicle Agency (DVA) on the impact of testing capacity constraints and the operation of Temporary Exemption Certificates (TEC) extensions, [including the recent announcement that certain 5–7 year old vehicles are now eligible for a further year extension](#). We have continued to engage with insurers, brokers and the Driver and Vehicle Agency (DVA) on the impact of testing capacity constraints and the operation of TEC extensions.

Insurers and brokers recognise that this has been a worrying and uncertain period for affected motorists. In line with the longstanding position taken during previous MOT testing backlogs, ABI and BIBA members will continue to take a pragmatic and proportionate approach to avoid customers being unfairly penalised for circumstances that are outside of their control.

Where motorists in Northern Ireland are eligible for, or have been issued with, an MOT Temporary Exemption Certificate, or have a confirmed MOT appointment booking that falls after the expiry of their existing certificate, they should not be prejudiced solely due to the absence of a current MOT certificate when arranging or maintaining motor insurance cover. This applies whether a customer is renewing with their existing provider or seeking cover through a different insurer or broker.

This approach has been agreed by the ABI's Motor Committee and is supported by BIBA, while recognising that decisions on underwriting and policy terms remain a matter for individual insurers. Unsure customers are encouraged to speak to their insurer or broker to confirm their position.

Insurers and brokers continue to expect motorists to meet their legal obligation to always keep their vehicles in a roadworthy condition. A valid MOT or TEC confirms a vehicle's status at a specific point in time, but drivers remain responsible for ongoing maintenance and safety between tests.

Motorists affected by MOT testing delays or TEC extensions should continue to service their vehicles and carry out regular basic safety checks. These include monitoring brake wear, ensuring all lights are functioning correctly, and regularly checking tyre pressure and tread depth.

Advice for motorists affected by MOT TEC extensions or delayed MOT tests

Motorists in Northern Ireland whose vehicles are covered by an MOT Temporary Exemption Certificate (TEC), or who are experiencing delays in securing an MOT appointment, are advised to take the following steps:

- Continue to book an MOT test with the Driver and Vehicle Agency (DVA) where required, even if the available appointment date falls after the expiry of an existing MOT certificate.

- Ensure their vehicle is always kept in a safe and roadworthy condition. While an MOT or TEC confirms a vehicle's status at a specific point in time, responsibility for ongoing maintenance rests with the driver.
- Carry out [regular](#) basic safety checks, including monitoring brake wear, ensuring all lights are working correctly, and checking tyre pressure and tread depth.
- Keep vehicles appropriately serviced in line with manufacturer guidance, particularly where a vehicle is older or has higher mileage.
- Speak to their insurer or broker if they are unsure how MOT delays or TEC extensions may affect their individual policy, noting that insurers and brokers are aware of the current situation in Northern Ireland and are taking a pragmatic approach where delays are outside the motorist's control.

If motorists have any concerns about how an MOT TEC extension or delayed MOT test may affect their specific insurance policy, they should contact their insurer or broker directly. Insurers and brokers are aware of the current MOT testing position in Northern Ireland and will be able to confirm how it applies to individual circumstances.

ABI and BIBA members will continue to work with relevant authorities as the MOT testing position in Northern Ireland evolves.



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