

# Towing. The Law and Insurance

To tow a trailer,

- Check you have the correct licence for the trailer you intend to tow. All the relevant information is listed below in the section *"The Basics of Towing a Trailer with a Car or Van"*
- Check you have the correct insurance to tow a trailer. Failure to have the correct insurance could result in your vehicle and trailer being **uninsured**.
- Some insurance companies will now **void insurance** policies if in the event of an accident if a proof of service with in the last 12 months can not be produced.

## Trailer Weights, Tachographs, Licences etc

There is a lot of misunderstanding when it comes to trailer towing weights. Some drivers seem to be getting into trouble, please read the **Licensed to Tow** leaflet produced by Ifor Williams Trailers.

There seems to be a misunderstanding that you can't tow trailers with a higher Gross Train Weight than their vehicle is allowed to tow. It's easy, if the towing car can tow, 2800 kg that is what you can tow, if your trailer has a plated weight of 3500kg you can still tow the trailer providing your total weight (trailer and load) is 2800 kg or less. See this note from VOSA **Trailer Towing Weight Information**

Another useful leaflet provided by the Driver & Licencing Agency is **Quick guide towing trailers(non-articulated)**. This provides information about whether you will need a tachograph or not, licences, weights trailer type and trailer checks.

## The Basics of Towing a Trailer with a Car or Van

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The weight and size of trailer that you can tow depends on at least 7 key factors. Any maximum weight specified under any of these cannot be exceeded - even if other criteria seem to permit a higher weight.

Technical terms in bold are explained in SECTION 7.

### 1. THE CAPABILITY OF THE TOWING VEHICLE

The chassis plate on the vehicle (see table in Section 7) states the maximum weights allowed - the Gross Vehicle Weight (GVW) and the Gross Combination Weight (GCW).

The vehicle handbook will either repeat what is on the chassis plate, or for convenience, might directly specify the maximum weight of trailer (e.g. 750kg) which is allowed to be towed. The V5C registration certificate often shows this too, under sections O1 and O2 (depending on whether trailer has brakes or not). Exceeding any of the above weights is likely to be construed as using a vehicle in a dangerous condition.

Where the sum of the maximum plated weights of the towing vehicle and of the trailer added together exceed the plated GCW of the towing vehicle, this is not a problem as long as the actual weights of the vehicle and trailer (which may not be fully laden at the time) do not exceed the plated GCW.

## **2. THE WEIGHT CAPACITY OF THE TRAILER**

A trailer manufacturer must decide the maximum weight the trailer can be loaded to, the Gross Vehicle Weight (GVW) of the trailer, and mark it on the trailer chassis plate. This cannot be exceeded. Sometimes the maximum axle weights are quoted instead and these must not be exceeded.

## **3. THE BRAKES ON THE TRAILER**

This depends on the weight capacity of the trailer.

A trailer with a GVW of 750kg or lower, is not required to have brakes, but if brakes are fitted, they must be in full working order.

A trailer with a GVW from 751kg up to 3,500kg is required to have brakes, normally over-run (inertia) brakes that operate automatically are fitted.

## **4. DRIVING LICENCE ENTITLEMENT**

You are not allowed to exceed the **entitlement to tow trailers given on your driving licence**, even if the vehicle you are driving has the capability. Your entitlement varies depending on when the licence was granted - if you passed a standard car test (category B) after 1 Jan 1997 your entitlement is more restricted than for persons who took a car test before that date.

Unlike the situation in section 1 above, driving licence entitlement is calculated on potential weight - Maximum Authorised Mass (MAM) - rather than actual weight. So, if your entitlement allows you to tow a trailer with MAM 750kg, you cannot tow a trailer with GVW of 1,500kg that is unladen, and so only weighs 500kg. You can only tow a trailer with GVW 750kg.

## **5. GROSS WEIGHT OF TOWING VEHICLE AND SIZE OF TRAILER**

A towing vehicle with GVW of 3500kg or lower is restricted as to the size of trailer it may tow. The trailer can be a maximum of 7m long by 2.55m wide. A heavier vehicle can tow a trailer of maximum 12m long by 2.55m wide. Exceptionally, where the trailer is specially designed to carry long loads (e.g. one or more boats, gliders), the 7m limit does not apply.

## **6. DRIVERS HOURS / TACHOGRAPH AND OPERATORS LICENCE - GCW OVER 3,500KG**

The towing vehicle for combinations with a GCW above 3,500kg may require a tachograph if used for commercial purposes and the driver must obey drivers hours regulations. Similarly, operator licensing may apply.

## **7. TECHNICAL TERMS USED ABOVE**

### **7.1 CHASSIS PLATE**

Plate or sticker affixed by the manufacturer specifying the maximum weights allowed. It is often found on a front door sill. For HGVs, the maximum weights will be specified on the Ministry Plate (or Plating Certificate VTG) issued by VOSA / DVSA.

Information displayed on a typical chassis plate on a car, and what it means.

Ford Manufacturer  
e112001/1160045 Type approval number  
WAE123DEFGH123456 VIN (vehicle identification number)  
2235 Gross Vehicle Weight - GVW  
4235 Gross Combination Weight - GCW  
1050 Front axle - maximum load  
1230 Rear axle - maximum load

### **7.2 GVW - Gross Vehicle Weight**

This is specified by the manufacturer and it means the maximum weight the vehicle or trailer is allowed to be when fully loaded. It is the unladen weight of a vehicle plus the maximum permitted payload. Also known as Maximum Permissible Mass, item F1 on the V5C.

### **7.3 GCW - GROSS COMBINATION WEIGHT**

This is specified by the manufacturer of the towing vehicle and it means the maximum permitted weight of the combination (i.e. total of the towing vehicle and the trailer, including the loads on both). Also known as Gross Train Weight (GTW). To help find the maximum weight of trailer that can be towed, you could subtract the GVW of the towing vehicle from the GCW. (in this example a 2000kg trailer would be permitted). However, if the towing vehicle is not fully laden, any spare weight capacity can be used by the trailer, so long as the GCW and trailer GVW are not exceeded.

### **7.4 PAYLOAD**

The maximum weight of the load that can be carried on a vehicle. (Can be calculated: GVW minus the unladen weight of a vehicle).

### **7.5 UNLADEN OR KERB WEIGHT**

The weight of an empty vehicle, with no driver.

## **8. FURTHER INFORMATION**

If you require any further information regarding the content of this information sheet, please contact the Department for Transport at:

International Vehicle Standards  
Department for Transport  
Zone 1/34, Great Minster House  
33 Horseferry Road, London, SW1P 4DR  
Telephone: 020 7944 2091  
Email: [ivs.enquiries@dft.gsi.gov.uk](mailto:ivs.enquiries@dft.gsi.gov.uk)

The information in this document is a summary of the department's understanding of what the law requires. However, ultimately the interpretation of the law is a matter for the courts based on individual facts of any particular case. You are therefore advised to consult the relevant legislation and, if necessary, seek independent advice.

## **Towing and the Law from The Gov Website**

### **DRIVING LICENCE RULES AND WHAT YOU CAN DO**

The rules on what you can tow are different depending on when you passed your driving test.

#### **LICENCES HELD FROM 1 JANUARY 1997**

If you passed your driving test after 1 January 1997 and have an ordinary category B (car) licence, you can drive either:

- a vehicle up to 3.5 tonnes or 3,500 kilograms (kg) Maximum Authorised Mass (MAM) towing a trailer of up to 750kg MAM (with a combined weight of up to 4,250kg in total)
- a trailer over 750kg MAM as long as the combined MAM of the trailer and towing vehicle is no more than 3,500kg

For anything heavier you need to take a category B+E driving test.

#### **LICENCES HELD BEFORE 1 JANUARY 1997**

If you passed your car test before 1 January 1997 you are generally entitled to drive a vehicle and trailer combination up to 8.25 tonnes MAM.

This is the weight of a vehicle or trailer including the maximum load that can be carried safely when it's being used on the road.

You also have entitlement to drive a minibus with a trailer over 750kg MAM.

### **TOWING HEAVIER COMBINATIONS**

If you want to tow heavier combinations, you'll have to first apply for provisional entitlement to the new C1+E entitlement. You'll then have to pass the category C theory test and C1+E practical test.

Once you've done this you can drive vehicles and trailers with a combined weight of up to 12 tonnes MAM.

## **CAR TOWING WEIGHT AND WIDTH LIMITS**

Most cars have a maximum weight of what they can tow. It's usually listed in the handbook or specification sheet.

Alternatively, the vehicle's **GROSS TRAIN WEIGHT** may be listed on the vehicle identification number (VIN) plate on the car. This is normally under the bonnet or inside the driver's door. The gross train weight is the weight of the fully-loaded car plus fully-loaded trailer and must not be exceeded.

If your VIN plate doesn't list a train weight, you should not use your vehicle for towing.

## **WIDTH AND LENGTH**

The maximum trailer width for any towing vehicle is 2.55 metres. The maximum length is 7 metres for a trailer towed by a vehicle weighing up to 3.5 tonnes (3,500 kilograms).

The rules are different if you're using a larger vehicle to tow a car e.g. motorhome towing a car

## **TRAILERS, CARAVANS AND TOWING EQUIPMENT SAFETY STANDARDS**

The equipment you use with your trailer or caravan must meet certain safety standards and used correctly. (You can be fined up to £2500, be banned from driving and get 3 penalty points for using a vehicle in a dangerous condition).

Carry out safety checks to make sure you're using the trailer and equipment legally.

## **TOWING BARS**

If you get a tow bar for your car, it needs to be 'type approved'. This means it meets EU regulations and is designed for your car.

A type-approved tow bar will have a label with an approval number and details of the vehicles it's approved for.

If your car was first used before 1 August 1998, your tow bar doesn't need to be type-approved.

## **TOWING MIRRORS**

You must have an adequate view of the road behind you. If your caravan or trailer is wider than the rear of the towing vehicle, you may need to fit suitable towing mirrors.

If you tow without proper towing mirrors you can be:

- prosecuted by the police
- given 3 points on your licence
- fined up to £1,000

## TRAILER BRAKES

Any trailer weighing over 750 kilograms must have a working brake system when it's loaded. Some smaller trailers also have brakes, although these are optional. Any brakes on a trailer or caravan must be in good working order.

**You must have a breakaway cable on a braked trailer or a secondary coupling on an unbraked trailer** in case the trailer becomes detached from your car.

**You can be fined up to £2500, be banned from driving and get 3 penalty points for using a vehicle/trailer in a dangerous condition.**

## A-FRAMES AND DOLLIES

If you attach an A-frame to a car in order to tow it with a larger vehicle, the car plus the A-frame counts as a trailer.

If you use a dolly to tow a broken-down vehicle, the dolly counts as a trailer.

In both cases, the usual safety regulations for trailers apply.

## NUMBER PLATES

You must display the same number plate on your trailer as on your towing car.

If you tow more than one trailer at a time, fix the number plate to the trailer at the back.