

20 June 2011

STRICTLY EMBARGOED UNTIL: MONDAY, 20th June 2011

Crackdown on uninsured driving gets underway

New laws to tackle uninsured driving will be enforced from today.

Under the new Continuous Insurance Enforcement law it is an offence to be the keeper of an uninsured vehicle, rather than just to drive when uninsured.

From today registered keepers identified as having an uninsured vehicle will be sent a letter telling them that their vehicle appears to be uninsured, and warning them of the consequences if they fail to take action. Those who do not act on this warning - either by taking out insurance or declaring their vehicle off the road - will receive a £100 fine and could have their vehicle clamped, seized and destroyed. They may also face a court prosecution.

The Motor Insurers' Bureau (MIB), which last month launched a national advertising campaign to raise awareness of the new law, has seen a 20 per cent rise in the number of successful searches by motorists who have checked their insurance details are recorded on the Motor Insurance Database (MID).

All drivers can check their vehicle is recorded correctly for free at www.askMID.com.

Road Safety Minister Mike Penning said:

“Anyone who receives a warning letter should take action immediately by getting insurance

or contacting the DVLA to declare their vehicle off the road.

"Failure to act will result in a fine, court action or seeing your car seized and destroyed."

Ashton West, Chief Executive at the MIB, said:

"We know who the registered keepers are with vehicles that have no insurance and letters will be dropping onto their doormats from this week. It's no longer a case of if you will get caught, but when you will get caught."

"An estimated 1.4 million drivers are flouting the law by driving without insurance. This is a serious offence and results in accidents that cause about 160 deaths each year and more than 23,000 people are injured by uninsured drivers. It also adds around £30 per year to honest drivers' motor insurance policies."

Under the new system:

- The DVLA will work in partnership with the Motor Insurers' Bureau to identify uninsured vehicles.
- Motorists will receive a letter telling them that their vehicle appears to be uninsured and warning them that they will be fined unless they take action.
- If the keeper fails to insure the vehicle they will be given a £100 fine.
- If the vehicle remains uninsured - regardless of whether the fine is paid – further action will be taken. If the vehicle is on public land it could then be clamped, seized and destroyed. Alternatively court action could be taken, with the offender facing a fine of up to £1,000.
- Seized vehicles would only be released when the keeper provided evidence that the registered keeper is no longer committing the offence of having no insurance and the person proposing to drive the vehicle away is insured to do so.

Vehicles with a valid Statutory Off Road Notice (SORN) will not be required to be insured.

The new law will run alongside the existing offence of using a vehicle with no insurance, which is enforced by the police. The police seize 180,000 vehicles each year for this offence, and offenders also face a £200 fixed penalty or a court fine of up to £5,000 and possible disqualification.

NOTES TO EDITORS

1. A total of 449,228 successful searches (vehicle found) were carried out on the MID in May compared to 369,978 in April.

2. Latest estimates are that around 4% (around 1.4 million) of GB motorists drive uninsured. The penalty for driving without insurance is a maximum fine of £5,000 and 6-8 penalty points or possible disqualification. Around 200,000 offenders are convicted for uninsured driving every year.

3. Currently every responsible motorist pays an average £30 each year within their premiums to cover crashes involving uninsured and untraced drivers. It is estimated that uninsured and untraced drivers kill 160 people and injure 23,000 every year.

4. Measures already introduced in the Serious Organised Crime and Police Act 2005 gave police improved access to the MID and powers to seize vehicles driven without insurance. In 2009 around 180,000 uninsured vehicles were seized.

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