

14 February 2011

## **MIB AND DVLA REMIND MOTORISTS OF NEW INSURANCE LAW**

MIB in conjunction with the DVLA and British Insurance Brokers Association (BIBA) are reminding drivers that a new law to be rolled out in late Spring will mean that they must keep their vehicle insured unless they have notified the DVLA that it is being kept off the road.

Information about the new law is being distributed with all V11 tax renewal forms from March in addition to the guidance and video available now on [www.direct.gov.uk/stayinsured](http://www.direct.gov.uk/stayinsured).

David Evans, DVLA's Corporate Affairs Director, said: "We know that uninsured drivers are a menace on our roads and add around £30 to honest motorists' premiums. It is vitally important that motorists understand the change and how it will impact on them. That is why we have added new information today to Direct.gov which offers clear advice to help motorists understand the new rules."

Neil Drane, MIB's Head of Motor Insurance Database Services said: "The change in law is a stepping up of enforcement activity, so that not only those vehicles driven without insurance will be caught. Now the registered keeper must make sure that their vehicle is insured all the time. And if it is, then they need not be concerned. The DVLA and MID will be systematically checked, so that the levels of uninsured driving are reduced even further."

Graeme Trudgill, BIBA's Head of Corporate Affairs said: "Continuous Insurance Enforcement will help reduce the £500 million burden on innocent motorists caused by uninsured drivers, vehicle keepers should ensure they stay insured or SORN their vehicle if it is laid up, vehicle keepers can always check at [www.askmid.com](http://www.askmid.com) or speak to their insurance broker or company if they have any doubt."

**Press enquiries:**

DVLA Press Office

Tel: 0300 123 0791

Out of Hours: 0300 123 2407

press.office@dvla.gsi.gov.uk

[www.dft.gov.uk/dvla](http://www.dft.gov.uk/dvla)

MIB Press Office (an ISDN line is available for interviews)

Tel: 01908 82 1985

Out of Hours: 07595 551 607

Email: [sglen@mib.org.uk](mailto:sglen@mib.org.uk)

For more information: [www.askMID.com](http://www.askMID.com) and [www.direct.gov.uk/stayinsured](http://www.direct.gov.uk/stayinsured)

**Notes to Editors:**

1. The DVLA is working in partnership with MIB to identify the registered keepers of uninsured vehicles.
2. Latest estimates are that around 4% (around 1.4 million) of GB motorists drive uninsured. Around 242,000 offenders are convicted for uninsured driving every year.
3. The consequences of driving without insurance are:
  - Vehicle seized by police
  - £200 fixed penalty
  - £150 plus £20/day to recover the vehicle
  - Six penalty points and/or disqualification
  - PLUS proof of insurance before the vehicle can be returned
4. The consequences of keeping a vehicle without insurance, under the new system, will be:
  - 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.
  - The keeper will be given a £100 fine each time they fail to insure their vehicle.
  - PLUS if the vehicle remains uninsured - regardless of whether the fine is paid - it could then be seized and destroyed.
  - Vehicles with a valid Statutory Off Road Notice (SORN) will not be required to be insured.
5. A sample of the leaflet, about Continuous Insurance Enforcement (CIE), inserted with V11 tax renewal forms can be downloaded from [http://stayinsured.askmid.com/documents/v11\\_insert\\_0111.pdf](http://stayinsured.askmid.com/documents/v11_insert_0111.pdf) and is available from DVLA and MIB on request.

**MIB Notes to editors:**

The Motor Insurers' Bureau (MIB) aims to significantly reduce the level and impact of uninsured driving by working closely with partners across government and the insurance industry. The Bureau guarantees compensation to victims involved in accidents with drivers who have no insurance or failed to stop.

The Motor Insurance Database (MID), introduced in 2001 is the only central record of more than 35 million registered vehicles in the UK. The MID supports a range of users entitled to different levels of information about insured vehicles, including the police, solicitors, the DVLA and the public.

The MID is being used as part of a new scheme with DVLA in 2011 to identify vehicles that appear to be kept without insurance. The registered keeper will be reminded that insurance is a legal requirement and failure to act will result in a fixed penalty.