

16 August 2013

*****For Immediate Release*****

Fines for driving without insurance increase

From today (Friday, 16 August) the fixed penalty fine for driving without insurance is now £300 – a rise of £100 and is a welcome continued focus on addressing the issue of uninsured driving in the UK, says the Motor Insurers' Bureau (MIB).

Currently it is estimated that there are 1.1 million uninsured drivers on UK roads, which equates to 1 in 36 drivers. Real progress has been made in recent years where the level has reduced by as much as 40% since 2005. This is a result of a combination of police enforcement; more than 1 million uninsured vehicles have been seized from the road and more recently the Continuous Insurance Enforcement (CIE) scheme; rolled out in 2011 by DVLA and MIB where registered keepers of a vehicle that has no insurance face fines and penalties irrespective of it being parked off road.

Ashton West, Chief Executive of MIB said, "We welcome this rise in fine as a further step to discourage drivers from using a vehicle without insurance. However seizing a vehicle from the driver is ultimately the most effective. Our work with the Police and DVLA is vital in making enforcement visible to everyone and helps to keep our roads safer and reduces the burden on honest motorists."

The penalties for driving without insurance:

- Vehicle seized by police
- £300 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
- Seized vehicles which are not claimed within 14 days can be sold or crushed – 30% are never reclaimed

The penalties for keeping a vehicle without insurance:

- a fixed penalty of £100
- having the vehicle clamped, seized and destroyed
- Court prosecution and a fine of up to £1,000

Press release

Support the @DriveInsured campaign on Twitter and Facebook where regular updates are given on police operations to seize vehicles and other important facts about staying legal. askMID.com is the place to get more information about the law on insurance and to check if your vehicle is on the Motor Insurance Database. If your vehicle doesn't appear, you should contact your insurance provider to get the record updated, or you could face enforcement by the Police and DVLA.

ENDS

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

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For more information visit: www.mib.org.uk and www.askMID.com

Notes to editors

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 provides compensation to innocent victims involved in accidents with drivers who have no insurance or failed to stop.

The Motor Insurance Database (MID), introduced in 2003 is the only central insurance record of more than 37 million 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 continuous insurance enforcement (CIE) scheme introduced in 2011 to identify registered keepers of vehicles that appear to have no insurance. The registered keeper of a vehicle without insurance will receive a letter reminding them that insurance is a legal requirement and failure to act will result in a fixed penalty. All drivers can check their vehicle is recorded on the MID for FREE - visit www.askMID.com.