

5<sup>th</sup> May 2011

### **IS YOUR MOTOR INSURANCE POLICY ON askMID?**

#### ***Leading insurers prepare customers for launch of new insurance law in June***

askMID, the website that allows you to check if your vehicle is on the Motor Insurance Database (MID) for free, is working together with some of the leading insurers including Aviva, Zurich, Allianz, RSA, MORE TH>N and RBS to make sure that their customers details are recorded correctly on the database.

Under the new Continuous Insurance (CIE) scheme, due to launch in June 2011, keepers of vehicles who have no record of insurance on the MID, will receive a letter informing them that they do not appear to have a valid insurance policy.

The insurance industry is encouraging all customers to check if they are recorded on the MID now by going to [www.askMID.com](http://www.askMID.com) and entering their vehicle registration number. If their details do not appear on the MID, customers are advised to contact their insurance provider immediately so that the records can be updated.

This is to ensure that all policies are correctly recorded and that customers who currently have a valid insurance policy, do not receive a letter in error. If a warning letter is received and no action is taken, a series of escalating penalties can apply which will include a fixed penalty notice; clamping, seizure and disposal of the vehicle and a court prosecution with a fine of up to £1,000.

The CIE law states that it is now an offence to keep a vehicle that is not insured at all times or declared as off the road to the DVLA. The MID will be systematically checked with DVLA records to identify keepers of potentially uninsured vehicles.

Ashton West, Chief Executive of MIB said: "The industry is working closely with Government and DVLA as key partners ahead of the launch of the new scheme, which will be in addition to current Police powers in taking uninsured vehicles from our roads. We remain committed to preparing the public ahead of the change in law."

## Press Release

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Graeme Trudgill, BIBA's Head of Corporate Affairs said: "CIE is instrumental in combating uninsured driving which currently adds £30 a year to every motorist's insurance premium, amounting to more than £500m a year in additional expenses. This is a serious and costly issue, and it's important that insurance providers all play their part to help their customers make sure that they are well prepared and informed ahead of new law enforcement."

### ENDS

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

Kate Potgieter on 01908 82 1935 and 07595 657 908  
Email: [kpotgieter@mib.org.uk](mailto:kpotgieter@mib.org.uk)

Shavaun Glen on 01908 82 1985 and 07595 551 607  
Email: [sglen@mib.org.uk](mailto:sglen@mib.org.uk)

For more information visit: [www.mib.org.uk](http://www.mib.org.uk) and [www.askMID.com](http://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 2001 is the only central insurance record of more than 34 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 new continuous insurance enforcement (CIE) scheme 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](http://www.askMID.com).