

## HOW TO MAKE SURE YOUR DRIVERS DON'T HAVE ANY PROBLEMS

- Get vehicle insurance details onto the MID within 24 hours or get the details to your insurer/broker within this time
- Make sure all vehicle changes and updates are entered
- Remind drivers to carry their driving licence and company ID with them at all times

## ORDER YOUR MID VEHICLE STICKERS TODAY

It's very important for all your vehicles to be on the MID. To help you and your drivers, the Motor Insurers' Bureau has produced some handy stickers for you to place in vehicles. Suitable for use on dashboards or sun visors, they clearly show your drivers that you have checked their vehicle details.

To obtain your supply of stickers, simply email your address details and quantities required to [enquiries@mib.org.uk](mailto:enquiries@mib.org.uk)

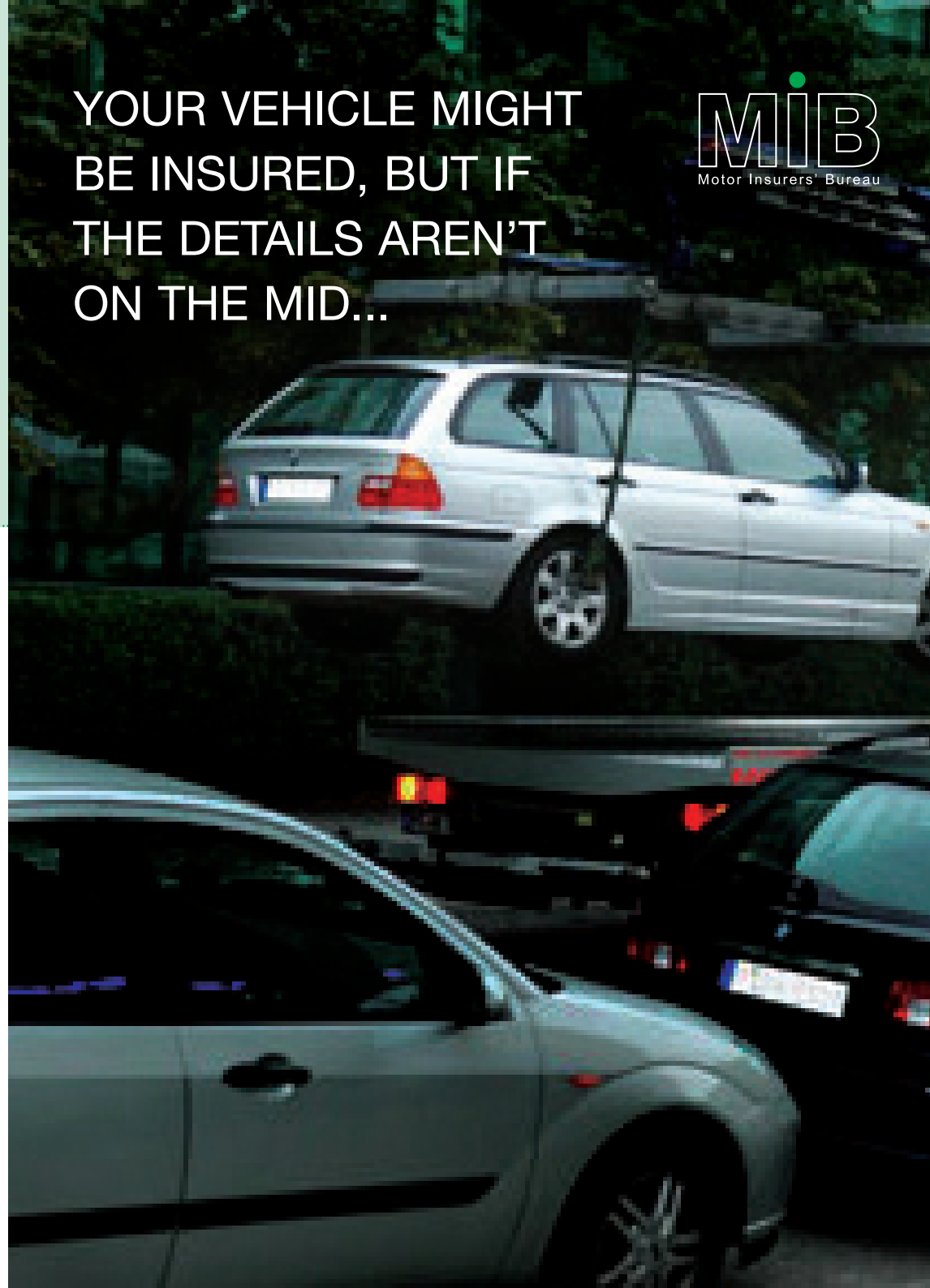


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# YOUR VEHICLE MIGHT BE INSURED, BUT IF THE DETAILS AREN'T ON THE MID...



# DON'T PUT YOUR BUSINESS AT RISK. MAKE SURE YOUR VEHICLE DETAILS ARE ON THE MID



## THE POLICE HAVE POWERS TO SEIZE

Under Section 165 of the Road Traffic Act, the UK's police forces are able to seize any vehicle that they have reasonable grounds to believe is uninsured. In the vast majority of cases, that is nothing but good news.

These powers are going a long way to help the police to remove the serious problem of uninsured motoring from our roads. Uninsured drivers are 9 times more likely to be involved in a collision, and 3 times more likely to have been convicted of driving dangerously\*. Every year, uninsured and untraced (hit-and-

run) drivers are involved in accidents that injure approx 23,000 people and kill 160\*\*.

Over the last 12 months, more than 60,000 vehicles have been seized by the police, with 40% of those either crushed or disposed of. A very powerful message is being sent out to the 2m people who still believe they can drive without insurance and get away with it.

In order to seize vehicles, the police rely upon vehicle data supplied to them by the MID (Motor Insurance Database),

a record of over 34m insured vehicles in the UK.

(Every day there are over 250,000 changes and updates to the MID, made by people like yourselves, along with insurers and brokers, as vehicles come on and go off policies). Using ANPR (Automatic Number Plate Recognition) cameras and the Police National Computer (which is directly linked to the MID), the police may stop any commercial or private vehicle that doesn't have its details on the MID.

\* RAC Foundation 2005  
\*\* Motor Insurers' Bureau 2006

## YOUR DRIVERS NEED TO BE PROTECTED

If any of your drivers are stopped because their vehicle details are not on the MID, they will face delay and inconvenience while the police try to establish their insurance status. And while the officer is contacting your insurer, or talking with the Motor Insurers' Bureau Police Helpline, the vehicle may be inspected to ensure that it is roadworthy, and that it has valid Road Tax and an MoT.

If the vehicle is stopped outside office hours, it might be impossible to confirm that it is insured. So it could be that one of your vehicles is seized at the roadside by the police, simply because its details were not on the MID.



## REMEMBER TO ENTER YOUR VEHICLE INSURANCE DETAILS RIGHT AWAY

The sooner you get new vehicle and vehicle change details onto the MID, the better it is for you and your drivers. The rule of thumb is to get details up on the same day that a change in vehicle or insurance takes place.

If you are already familiar with the system for entering data ([www.midupdate.co.uk](http://www.midupdate.co.uk)), then you know it takes no more than 5 minutes. If you need help, detailed guides are available on the MIB website.

It may be that your insurer enters details for you. In that case, you need to inform them of any vehicle changes on the day they take place. You may also want to remind them of the importance of getting your vehicles on the MID without delay.



## IT TAKES JUST 5 MINUTES TO PUT VEHICLE DETAILS ON THE MID..... IMAGINE HOW LONG IT MIGHT TAKE TO REMOVE YOUR VEHICLE FROM A POLICE POUND

Should any of your vehicles be seized, they will be taken to a nominated police pound, and your driver will be given a receipt for the vehicle.

In order to recover the vehicle, you or your driver will then have to produce valid insurance, and possibly other documents (such as an MoT certificate) at a local police station, or at the pound itself.

You will have to pay a recovery charge of over £100, along with a storage charge of £12 per day, pro rata. To make matters worse, the police pound could be up to 30 miles away from where the vehicle was seized. It's not an attractive prospect, is it?



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