

UPDATING THE MOTOR INSURANCE DATABASE More & more vehicles are being stopped because of automatic number plate recognition cameras

The UK has one of the worst records in Western Europe for uninsured driving with an estimated one in twenty cars on the road being driven without the correct insurance.

The Motor Insurance Database (MID) was set up by the insurance industry to help combat this crime, reducing the number of uninsured motorists on the road, therefore reducing the cost to the industry of compensating victims of accidents involving uninsured motorists.

The MID also helps the UK comply with the 4th EU Motor Insurance Directive (now incorporated into the Codified Directive 2009/103/EC), which requires that insurance details of all vehicles in each member state can be easily identified by a national information centre. In the UK, this role is carried out by the MIB via its [UK Information Centre](#).

The [police](#) actively use the database, making millions of enquiries each month in an effort to reduce the number of uninsured drivers on the road.

The police use MID as a tool to identify potentially uninsured vehicles. If your vehicle is not on MID, this may be an indication to them that the vehicle is being driven without insurance.

If the police have reasonable grounds to believe a vehicle is being driven without insurance, they have powers to seize that vehicle.

All uninsured drivers face these consequences when they are caught:

- Vehicle seized by police
- £150 plus car pound fees to recover the car
- £300 fixed penalty (a maximum fine of £5,000 imposed by the Court)
- A minimum of six penalty points and/or disqualification
- PLUS proof of valid insurance to have the vehicle returned

The [DVLA](#) make over one million enquiries each month in support of Electronic Vehicle Licensing - enabling customers to tax their vehicles online.

For privately owned vehicles, the rules state data must be on the MID within 7 days of a policy starting, or 7 days from a change being made to a policy.

For commercial fleet-type policies or motor trade policies it is different. In these cases the data must be on the MID within 14 days of a policy starting or within 14 days of a change being made on the policy.

If we or your insurance company are responsible for updating the MID please contact us the moment you know that a change of vehicle is going to occur.

Any views or opinions expressed in this briefing are for guidance only and are not intended as a substitute for appropriate professional advice. We have taken all reasonable steps to ensure that the information contained herein is accurate at the time of writing but it should not be regarded as a complete or authoritative statement of law.

Anderson White Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority.
Registered office: 1 Leighton Avenue Pinner Middlesex.HA5 3BX