

MID - FAQs

Continuous Insurance Enforcement

Stay Insured with our CIE checklist

Continuous Insurance Enforcement (CIE) is a new and additional compliance approach to reducing the level of uninsured driving in the UK. The law will be applied from 4th February 2011 with launch of enforcement in Spring 2011. CIE means that it will be illegal to keep a vehicle without insurance unless you have completed a valid Statutory Off-road notification (SORN). What's more, you don't have to be driving to get caught.

The DVLA and the Motor Insurers' Bureau (MIB) have joined forces to identify registered vehicles with no insurance. Late or inaccurate data could mean your policyholders receive a letter advising them that they do not have insurance. The letter will set out what options the registered keeper can take to comply with CIE; either buy insurance or update their insurer or the DVLA on any changes in details.

If no action is taken penalties could include, a £100 fine (Fixed Penalty Notice), their details being added to the DVLA's wheel clamping partners list, court prosecution with a maximum fine of £1000 or vehicle seizure by the police - and they must still purchase a valid insurance policy or make a SORN declaration.

To save yourself and your customers any unnecessary inconvenience we suggest you take the following actions:

- Send a timely reminder to policyholders when their insurance is coming up for renewal and highlight the need for continuous insurance
- Submit data without undue delay as per the TOBA / DASA
- Report any policy changes immediately
- Ensure amendments are not back dated
- Prepare for any operational implications such as an increase in enquiries or complaints in the case of wrongly received letters
- Support us if we need to correct data

Further information on the change in law is also available from www.direct.gov.uk/stayinsured.

If you have feedback or questions about the guide, please contact your RSA relationship manager.

What information is required?

Policyholders must supply the following 'Mandatory' vehicle details for all vehicles to be covered under their policy with us:

- Vehicle Registration Number
- Date on which cover begins for each vehicle - 'On Date'
- Date on which cover ceases for each vehicle - 'Off Date'

In addition to the above, we would urge policyholders to also provide the following 'Preferred' information for each vehicle:

- Type (Private Car, Commercial Vehicle, Trade Plate, Coach / Minibus etc.)
- Make and Model
- Engine Capacity, Gross Vehicle Weight or Number of Seats, depending on Vehicle Type

Submission of these data items will greatly enhance the effectiveness of the MID and will be particularly

beneficial to the Police. It will also mean that we don't need to request this additional detail from your clients come the policy declaration stage.

How often should the vehicle information be updated?

Details of any vehicle amendments should be submitted within fourteen days of a change occurring, although of course this can be done more frequently. It is possible that future legislation may shorten this 'time to update'.

What do we do about Temporary Additional Vehicles?

MIIC's advice is that Temporary Additional Vehicles (TAVs), that are covered under a policy for a period of less than 14 days, do not require submission to the MID. Once more though, this may be subject to change in the future.

Which method of input should I advise my customers to use?

Different methods will be suitable for different policyholders at different times, depending on their circumstances.

- a) On-Line/Individual Keying - this method is appropriate for policyholders with a small to medium schedule of vehicles, or indeed for any policyholder wishing to make just a small number of vehicle changes at a time.
- b) File Upload - any policyholder wanting to notify us of a number of vehicle amendments, but not wishing to key in individual changes, will be able to use our File Upload facility. This method will involve us in extracting vehicle details from the policyholder's own records.

A policyholder may use the On-Line method as well as File Upload if they desire. For instance, we anticipate that many users will want to upload their initial vehicle schedule via File Upload, but then maintain it by keying individual vehicle changes.

- c) Compare and Amend - this method is similar to File Upload insofar as it allows the upload of a large quantity of vehicle data within a single transaction. It differs though in that it enables the user to submit their whole vehicle schedule, rather than just details of additions and amendments. Compare and Amend is also more sophisticated in terms of interpreting On and Off Dates from the date on which the file is uploaded.

Compare and Amend users should be aware though that they must upload a fresh snapshot of a schedule on the day that any change occurs. Furthermore, uploads must be made from a single file. Compare and Amend effectively deletes the previous details and then replaces them with the new snapshot - updates from multiple sites would clearly therefore cause errors in the overall policy schedule.

What if my customer is a Motor Trader rather than a Fleet policyholder?

Motor Traders should use the website in exactly the same way as described above, taking care to include details of any trade plates that they use.

In terms of stock vehicles, MIIC's advice is that Motor Traders don't need to notify vehicle changes to MID. Like many aspects of the MID though, this issue, including a precise definition of 'stock vehicles', remains subject to confirmation. The position may therefore change at some point in the future.