

Important DVLA Update - regarding All vehicles

We can now confirm that the next stage of the Continuous Insurance Enforcement initiative between the MIB and the DVLA will take place towards the end of June 2011 when the issuing of the first of the Insurance Advisory Letters (IALs) begins. These letters will advise the registered keeper that there does not appear to be a motor insurance policy record on the Motor Insurers Database for their vehicle/s.

- The IAL will advise them to either contact their insurance provider to check their records or, if the vehicle is uninsured to take out a policy immediately or declare it as off road (SORN) if it is not in use and is being stored on private land or make a free check at www.askMID.org.uk.
- In the instance of a clerical error or administrative oversight the recipient can get the matter rectified by contacting their insurance provider or insurance broker as soon as possible and there will be no further action. Alternatively they may need to declare the vehicle as SORN.
- **If the registered keeper does nothing then they will receive a fixed penalty notice of £100 from the DVLA along with instruction to take out a motor insurance policy.**
- Should the registered keeper take out a motor insurance policy they can do so immediately, pay the fixed penalty and there will be no further action as long as that policy remains in force.
- If the second enforcement letter from the DVLA is ignored then the registered keeper will be issued with a final notice (which outlines their options to contest) and then subsequently with a summons.
- Once the final notice has been issued their vehicle may be clamped, seized and destroyed.

The two most likely reasons for a registered keeper of a vehicle receiving an IAL are that either the vehicle has not been recorded on the MID at all or the vehicle registration mark (VRM) is incorrect on the MID. As the registered keeper of a vehicle if you receive an IAL you must contact either the MID Contact for the policy you or your broker immediately to get the MID updated with the vehicle information.

The MIB have issued a new advice regarding temporary additional vehicles. The previous advice was that vehicles on cover for 14 days or less did not need to be recorded on the MID. The new advice is that ALL vehicles should be recorded on the MID regardless of the duration of cover. Complying with this advice will help prevent the possible seizure of policyholders vehicles that are subject to a roadside stop by the police authorities (the police now have the right to seize any vehicle where it is not apparent that insurance is in place).

From early 2011, a new law will give the DVLA more power to combat keepers of vehicles that are not insured. DVLA will compare its records with details of vehicles on the Motor Insurance Database (MID) – the UK's central record of vehicle insurance.

If a vehicle does not have insurance the registered keeper could face:

- a fixed penalty fine of £100
- their vehicle being clamped, seized and disposed of, and
- a court prosecution with a maximum fine of £1000

unless a Statutory Off Road Notification (SORN) has been made.

These new measures are in addition to the powers the police already have to seize an uninsured vehicle and fine the driver.

If you want to check your vehicle is recorded as 'insured' on the MID record, visit the free service at www.askMID.com

Do not contact the DVLA if your vehicle registration mark is not on the MID. Either contact your insurance provider immediately to get the MID updated or if you have direct access to your policy via the MID from your insurer then please update your vehicle records directly.

What this means for you:

- If you are keeping your vehicle for use on the road and it is not insured, insure it now.
- If you are keeping your vehicle off the road and it is not insured you must make a Statutory Off Road Notification (SORN). If it is taxed you need to return the disc (including nil discs) to the DVLA.