

IMPORTANT INFORMATION

CONTINUOUS INSURANCE ENFORCEMENT (CIE)

Continuous Insurance Enforcement (CIE) is a new initiative led by the Motor Insurers' Bureau and DVLA to reduce the number of vehicles being driven on UK roads without Insurance.

It is now a criminal offence to keep a vehicle without appropriate motor insurance unless it has a valid Statutory Off Road Notification (SORN). The new law is in addition to the existing offence of using a vehicle without Insurance and also in addition to the current MID obligations.

How will vehicles be recognised as not uninsured?

By using the Motor Insurance Database (MID) and the DVLA's own records, vehicles that do not appear on the MID and are believed to not be insured will be identified for further action.

What action will be taken?

Initially the registered keeper of the vehicle will be sent an Insurance Advisory Letter. This letter details the options available to ensure that no further action will be taken.

If the registered keeper does not comply, the details will be passed to the DVLA for enforcement action which includes;

The issue of a Fixed Penalty fine of £100 (multiple fines may be imposed).

The vehicle clamped, seized or disposed of.

Court prosecution with a maximum fine of £1000 and a criminal record.

What do I need to do to prevent receiving an Insurance Advisory Letter?

Check that your Certificate of Motor Insurance displays the correct Vehicle Registration Mark (VRM), if the VRM is incorrect then you must contact your Insurance Broker immediately.

Can I check that my vehicle is on the Motor Insurance Database?

Yes, by visiting www.askmid.com

What do I do if we receive an Insurance Advisory Letter?

Follow the 'What you need to do' section on the letter and advise DVLA if the vehicle should be declared as 'Off Road' (SORN) or notify them if you no longer have the vehicle. Alternatively, please contact your Insurance Broker if you believe you are Insured.

What should I do if we receive a fixed penalty notice ?

Please contact your Insurance Broker immediately.

Can I produce a Certificate to confirm that the vehicle is insured?

A Certificate will not be accepted as proof that the vehicle is Insured, it must be displayed on the MID to comply with CIE.

Further information on CIE.

For further information, please visit www.direct.gov.uk/stayinsured

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New Motor Insurance law

From Spring 2011 a new law gives DVLA more power to combat keepers of vehicles that are not insured.

DVLA will compare its records with details of vehicles on the MID (Motor Insurance Database) – the UK's central record of vehicle insurance.

If a vehicle does not have insurance and a Statutory Off Road Notification (SORN) has not been made, 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.

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 DVLA as only your insurance provider can update your insurance details on the MID. If your vehicle registration number is not on the MID, contact your insurance provider immediately to get the MID updated.

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) on a V14 form to DVLA.



For more information and to get a V14 form, visit **www.direct.gov.uk/stayinsured**