

Important Notice to Policyholders – Continuous Insurance Enforcement

According to the UK Government, uninsured drivers cost the UK more than £500m a year. The police already use the Motor Insurance Database (MID) to detect uninsured vehicles on the road and more than 500 vehicles are seized every day and around 300,000 offenders are convicted for uninsured driving every year.

Whilst most people obey the law, there are still too many people driving without insurance. So in future all vehicles must be insured, even if they are not being used on the road. (Vehicles with a valid Statutory Off Road Notice (SORN) are not affected by this legislation).

The way checks are made on your legal duty to insure your vehicle are changing...

From early 2011 if there is no record on the MID showing your vehicle is insured, and you have not declared it as 'off road' (by completing a SORN), you will receive a letter warning you that you could face a fine, prosecution, and your vehicle could also be clamped, seized and ultimately, destroyed.

This new approach is being introduced to protect honest motorists and to do even more to prevent people from driving without insurance.

What You need to do

You need to insure your vehicle(s) unless they are declared as 'off road' (by completing a SORN). If you have a vehicle that is not currently insured, you can contact the insurance intermediary who arranged this insurance with us to arrange cover on your other vehicle(s), either with us or another insurer.

For peace of mind you can check that your vehicle(s) appear on the MID by going to the MID's website: www.askMID.com. This will avoid the inconvenience of you being un-necessarily contacted or worse, stopped by the police.

If you have insured your vehicle with us and it doesn't appear on the MID then you should contact your insurance intermediary in the first instance to get the MID updated.

It is your legal obligation to make sure that your vehicle appears on the MID.

What We will continue to do

If your vehicle(s) is/are insured with us and you have told your insurance intermediary/us about them, we will update the MID with the vehicle details you have told us about.

If you have insured your vehicle with us and it doesn't appear on the MID, tell your insurance intermediary straight away and they will advise us so we can get the MID updated.

Stay insured – You can't afford not to!

Collingwood Insurance Company Limited

- Licensed by the Financial Services Commission in Gibraltar under the Financial Services (Insurance Companies) Act to carry on insurance business in Gibraltar
- Registered in Gibraltar (Reg. No. 89988)
- Registered office: Montagu Pavilion, 8-10 Queensway, Gibraltar