



Motor Insurance Database Fact Sheet – October 2018

Key impact

The 4th Motor Insurance Directive places an obligation on all Member States to establish an information centre which will on demand provide injured parties of road traffic accident information to identify who the third parties' insurer is. The Directive was specifically introduced to assist motorists involved in a road accident whilst visiting another Member State.

The Motor Insurers' Bureau (MIB) maintains two centralised databases one for fleet policies and one for individual policies for all vehicles being used or kept in the UK.

Obligations

Obligation 1: For open cover policies the policyholder shall keep a record of the registration number, dates during which the vehicle was insured and the policy number for a period of not less than 7 years.

Obligation 2: This information shall be provided to the MIIC for all vehicles on the open cover policy for 15 days or more.

- **Example** – Rental members should update the MIIC of all new vehicles added to their fleet and remove those vehicles which they have disposed of. Even if you only rent vehicles on a customer own insurance basis you should still update the database with your own insurance details.

Further information on updating the database is provided below.

Obligation 3: If the vehicles is on the open cover policy for less than 15 days there is no obligation to update the database, however, details of the insurer should be provided immediately to the MIIC if they request it.

The purpose of this fact sheet is to provide general guidance and information only. Although every effort is made to ensure that the content is accurate, the BVRLA cannot accept any liability whatsoever for any inaccuracy contained within it, nor for any damage or loss, direct or indirect, which may be suffered as a result of any reliance placed upon the information provided, whether arising in contract, tort or in any other way.

Advice should always be obtained from your own professional advisers before committing to a specific action.



Regulation & Compliance



- **Example** – If a vehicle is rented for two days on a customer's own insurance you should keep a record of their insurance details for up to seven years.
- **Example** – When a vehicle is returned at the end of a lease it is transferred onto a leasing company's insurance while being re-marketed and sent to auction. If the vehicle is on the leasing company insurance for less than 15 days there is no need to inform the insurer or MIIC of the vehicle details.

Obligation 4: Where any detail of the information mentioned in obligation 1 changes for those vehicles insured on an open cover contract for 15 days or more, the policyholder will notify the insurer or information centre immediately.

- **Example** – If the vehicle has been rented to a customer on a customer own insurance basis for more than three months you may want to consider removing this vehicle from your fleet policy for the duration of the rental.

Updating the database

Your insurance company will explain what their procedure is for their customers when updating the database. This will either be sending data to them, for example via their website or email, or updating the database directly.

If your insurer wants you to update the database directly, they will issue you with a user name and password. There are three options for uploading data onto the database directly, these include: attended or unattended file transfer using CSV files or the internet.

When a new vehicle is added to your open cover policy it is important that you update the database as soon as possible.

An acceptable maximum range for reasonable efforts would typically be 10-14 days.

If you want to know how a particular insurer updates the database the [MIB website](#) can assist you further.

Assisting your customers

Your customers may ask you or you may offer as a fleet management solution to update the database on their behalf. This is possible provided you have the necessary consent from your customer to act on their behalf as their agent. Ultimately, this is a commercial decision you will need to consider.

Penalties

If any person fails or refuses to maintain any record or supply any information for the purposes of these regulations or knowingly gives false information he is guilty of an offence and shall be liable on summary conviction to a fine of up to £5,000(level 5).

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Inevitably, there are errors or omissions and such genuine mistakes are unlikely to be pursued through to the courts. Whilst, enforcing authorities are likely to reserve these powers to prosecute habitual offenders, you would be advised to ensure the information supplied is accurate and supplied within the timescales required.

Further information

The MIB provide an information sheet for fleets which is available [here](#).

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