

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

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

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

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

Most people obey the law, but 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).

What do I need to do?

If you are insured, the good news is there is no need to worry. However, it would be good to get into the habit of checking that your vehicle appears on the MID. This will avoid the inconvenience of you being un-necessarily contacted or worse, stopped by the police

All insurers can update the MID directly, so if you check www.askMID.com and your vehicle doesn't appear, then you should ask your insurance provider to get the MID updated.

Stay insured – You can't afford not to