

Motor Insurance Database

What is the Motor Insurance Database (MID)?

The MID is a database set up by the Motor Insurance Bureau (MIB) which holds a record of all insured vehicles in the UK, alongside the respective motor insurance policy details. All companies wishing to underwrite motor insurance within the UK are required by law to be a member of the MIB, and submit vehicle and policy details to the MID.

Aim of the MID?

To reduce the number of uninsured drivers by supporting Continuous Insurance Enforcement (CIE). Also to make it easier to claim against a foreign EU motor insurer (Protection of Visitors scheme) as all EU countries have their own bureau and database due to EU legislation.

How do the Police use the MID?

- Information is provided to the police on potentially uninsured vehicles and used in their Automatic Number Plate Recognition (ANPR) network
- ANPR cameras alert the police to vehicles they may wish to stop
- Police seized over 130,000 uninsured vehicles in 2018.

Risks of not having your vehicle on the MID?

- Your vehicle can be stopped by the Police if it flags as not being on the MID. The Police make over 2 million MID enquiries each month and seize over 180,000 uninsured vehicles each year.
- You could:
 - receive a fixed penalty notice of £300
 - receive 6 points on your driving licence
 - have your vehicle clamped, seized and disposed of
 - possibly be prosecuted through the courts facing an unlimited fine and a driving ban.

Zurich's MID

To support the administration of vehicle records, Zurich has its own intermediary platform which allows motor fleet customers to add/amend/remove vehicle details for when vehicles on their fleet change. This platform is called ZMID and sends data to the MID on a daily basis. The ZMID website can be found at this link <https://www.zurich-vehicles.co.uk/?login>.

What's required of you?

Ensure that all changes to your vehicle(s) are updated on the MID as soon as practically possible, and certainly within 14 days.

Where you have direct access to the ZMID site these should be updated yourself.

Where your broker completes ZMID on your behalf, you should inform them of any changes as soon as possible. We would strongly recommend you do so in advance of the changes occurring to allow these changes to be processed on the MID.

What do I need to put on the MID?

All vehicles registered for road use must be held on the MID, including plant items. If you operate plant items which are not registered for road use, these may be added to our website as unregistered vehicles, for your own reference as well as our use. These items will be retained on our website but will not be transmitted to the MID.

Hire care and courtesy cars

If you are responsible for the vehicle for 14 days or more then you must add it to ZMID. However you also have a legal obligation to maintain records of all vehicles for which you are responsible for a period of 7 years. You can meet this obligation by adding all vehicles to ZMID.

Will Zurich decline my claim if the vehicle is not on ZMID?

You have a legal obligation to submit details of vehicle changes to the database and complying with this is a Condition of your Motor Fleet Policy. We would however investigate why a vehicle change had not been declared to us before considering whether we are able to offer indemnity.

Where can I find more information?

<https://www.zurich.co.uk/business/zmid-faqs>.

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