



IMPORTANT INFORMATION – PLEASE READ

MOTOR INSURANCE DATABASE 4th EU Directive

It is a requirement of the Motor Vehicles (Compulsory Insurance)(Information Centre and Compensation Body) Regulations that you provide to your insurer details of any vehicles covered by your policy for more than 14 days, for inclusion on the Motor Insurance Database (MID). **This is a legal obligation and failure to provide this information and keep it up-to-date is a criminal offence and may result in you receiving a prosecution and a fine of up to £5000.**

What you must disclose

As a motor trader (full or part time), you, the policyholder, are required by law to notify us (your insurer) of *ALL changes of vehicles* (additions and deletions) under the following categories:

Business and personal vehicles (must be disclosed)

- You are required to disclose details of all vehicles permanently owned by you (the policyholder). Please note that vehicles owned by spouse's/employees are not covered by this insurance policy and therefore should not be notified to ourselves for the purpose of the MID.
- You must disclose all trade plate numbers.
- Details of all vehicles in your possession for sale, which are taxed and will be driven, used or parked on a road or public place.

Passing through vehicles (not disclosable)

- Customer's vehicles in your custody or control for motor trade purposes e.g. Repair / valet / servicing do not need to be disclosed. Please note however that if these are being driven under Trade Plate regulations, that the trade plate must be disclosed.

How to notify changes

All changes of vehicles (additions and deletions) must be notified immediately after the change occurs to allow for the information to be transmitted to and processed by MMA and the updating of the MID within a reasonable period.

Information required:

- Full registration or trade plate number
 - Vehicle on date – e.g. purchase date
 - Vehicle off date – e.g. date of sale
- } per vehicle
- Your MMA policy number
 - The postcode of your business address (NB: home postcode if you trade from home).

Methods of communication

Please provide the above information using one of the following options:

- By telephone or correspondence to your insurance broker/agent (please discuss their preferred method with them).
- By e-mail to mid@mma-insurance.com
- By correspondence to MID Section, MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

Important Notes

- The Motor Insurers' Information Centre (MIIC) will be seeking prosecutions of non-compliant policyholders. Please ensure that you keep your information up-to-date.
- Please note that a Motor Trade Road Risks policy does not provide cover for all vehicles or every eventuality and the submission of this information should not be regarded as an acceptance on our part that cover applies in respect of the registration number of the vehicle disclosed.
- Further information regarding the MID can be found on the MIIC website at www.miic.org.uk/fleet/faqs.htm.