

# NEWS BRIEF

Presented by Andrew Bourne & Co

## Verify Motor Cover With the 'askMID Roadside' Service

On 28 November 2014, the Motor Insurers' Bureau (MIB) issued its 2 millionth warning letter since 2011 to people who do not have their vehicles registered in the Motor Insurance Database (MID). The warnings urge drivers to register their vehicles and purchase compulsory motor cover or face the consequences.

According to MIB research, uninsured and untraced drivers kill about 130 people and injure 26,500 every year. Uninsured drivers are five times more likely to be involved in road collisions, to fail to comply with other road traffic requirements, and to be engaged in other criminal activity.

As a business owner or private motorist, you can protect yourself from these drivers by relying on the free askMID Roadside service. The service allows motorists who have been in a traffic accident to instantly verify the insurance details of anyone else involved. Because the service is an extension of the MID database—which is updated more than 10,000 times an hour—it provides immediate, reliable information. Its ease of use and accessibility make askMID a necessary tool for private motorists and businesses who employ drivers.

### How to Use askMID

After an accident, drivers exchange personal information and insurance details under the assumption that the information they have been given is correct. With askMID, motorists do not have to worry about being duped after a crash, as the service only requires them to input the following three pieces of data in order to verify the other drivers' motor cover:

- Their email address, which a copy of the results will be sent to
- Their vehicle registration number

- The vehicle registration number(s) of the other motorist(s)

This identification process is the same process that both the Driver and Vehicle Licensing Agency and the police use to identify uninsured vehicles.

### Why the askMID Service Matters to You

The askMID service provides businesses that employ drivers or rent vehicles with a greater sense of security concerning their motor cover. In the event of a traffic accident, your drivers are able to instantly verify the insurance information of the motorists involved, as well as send a copy of the insurance information immediately to your office. Additionally, the service provides your business with the ability to quickly verify that all the vehicles in your fleet are properly insured and listed in the MID database.

For private motorists, the askMID service simplifies the often tumultuous moments that occur immediately after a crash, as it only requires them to enter three simple pieces of information to verify anyone's motor cover.

### The Penalties of Driving Uninsured

There are stiff penalties that motorists could face if they drive uninsured, including the following:

- £300 fixed penalty
- The vehicle being seized and/or destroyed
- Court prosecution and a fine of up to £5,000

Businesses with uninsured employees driving for work face even more penalties, such as lasting reputational damage, skyrocketing insurance premiums, and health and safety violations.

For more information on the askMID Roadside service, visit [www.askmid.com](http://www.askmid.com).

