MOTOR INSURANCE DATABASE

Policyholder Fleet Information Pack

Contents

1. The Motor Insurance Database (MID)

The MID is the central database which records all insured vehicles in the UK and is managed by the Motor Insurers' Bureau (MIB).

MIB recognises that the provision of all of the necessary policy and vehicle data is a joint effort between insurers and policyholders.

In the case of commercial insurance the industry solution specifies that insurers are responsible for supplying 'policy' data to MID, and that policyholders are responsible for providing 'vehicle' data.

The database is actively used

a) To identify the insurer of every motor vehicle insured from the vehicle's registration number(VRN) alone

b) by the Police who make millions of enquiries every month in the battle against uninsured driving.

c) use by the DVLA to enforce motor insurance laws.

For more information see **www.mib.org.uk**

DVLA and Continuous Insurance Enforcement

The DVLA make over one million enquiries each month in support of Electronic Vehicle Licensing.

Under the Continuous Insurance Enforcement (CIE) scheme the information is shared with the DVLA to identify uninsured vehicles.

It is an offence to be the keeper of a vehicle without insurance unless the Driver and Vehicle Licensing Agency (DVLA) has been notified that a vehicle is being kept off the road using a Statutory Off Road Notice (SORN).

Under the CIE scheme, MIB and DVLA work in partnership to continuously identify uninsured vehicles by systematically comparing DVLA vehicle records against those held on the Motor Insurance Database (MID).

It is vital that the MID holds the correct registration number.

Online vehicle taxation uses the MID record to confirm that vehicles are insured, if a record is not present the vehicle cannot be taxed online.

If your vehicle is insured, but not on the MID you may be at risk of having your vehicle seized by the police or receive an Insurance Advisory Letter (IAL). Check your vehicle is on the MID by using **askMID.com**.

If it is incorrectly shown on the MID there is also a risk of having the vehicle seized by the Police.

2. RSA MID 2 Solution

The information in this leaflet is aimed at RSA Fleet customers , where vehicles are insured on a 'blanket' basis.

To enable our customers to comply with legislation and submit all vehicle details to the MID, we have developed our own MID 2 web solution to allow our policyholders to easily submit their vehicle details within 14 days of such a change occurring.

Immediate notification of your insured vehicles to MID reduces the risk of your drivers being stopped and vehicles seized by the police.

Security and Access

Access to our MID 2 web pages is password controlled. Standard web security technology is used to protect the site against unauthorised use.

RSA customers can therefore be confident that data sent to us over the Internet is being transmitted via a secure link. A full explanation of our security policy can be found within the Privacy Statement section of the website itself.

*   Our Policyholders are provided with a User ID and Password to access our site allowing them to view and amend the vehicle schedule of any of their policies with us.

*   Our Broker partners also have access to our site allowing them to view and make changes to the vehicle schedule of any policy written out of one of their agencies with us.

*   All RSA staff involved in the underwriting of commercial motor business, as well as those working on our MID Phase 2 Web Helpdesk, will be able to access our web pages.

Any policyholder arranging for any other third party to provide vehicle detail on their behalf, does so at their own discretion, and is still required to ensure that data is submitted via our website.

For policyholders without web access, and it is important they establish how they will fulfil their commitments. We recommend that such policyholders contact their usual insurance adviser to agree how their legal obligations will be met.

In accordance with the industry solution, our strong preference is that the necessary information is submitted via our web pages.

Our website is directly linked to the MID for daily submission to the MID.

3. Requirements of MID2

MID 2 makes demands on insurers and policyholders alike in terms of the information that must be provided to satisfy the legal requirements. This information can be split into distinct categories:

- Policy Information
- Vehicle Information
- Timeliness

Policy information

Insurers are required to supply all policy information to MID.

This comprises:

- Insurer Contact Details
- Policy Number
- Policyholder Name
- Policyholder Address
- Policy Period Start Date
- Policy Period End Date

We have established automatic feeds to the MID to ensure that this information is updated whenever it changes

The Police and MIB will have access to all of this information, but other insurers and third party claimants will only be entitled to know the Insurer Contact Details and Policy Number.

It is our duty as insurers to provide all of this information to the MID for every Motor Fleet policy that we write.

Vehicle information

Commercial Policyholders are legally responsible for providing the required vehicle information, for every eligible vehicle on their policy. We are happy for policyholders to supply the relevant information themselves, or for their broker to supply it on their behalf.

An 'eligible' vehicle is one that satisfies the following criteria:

- registered in the UK (including trade plates)
- insured under your policy with us
- is taxed and under your custody and control for 15 days or more

You don't need to tell us about either of the following types of vehicle:

- plant or 'special type' vehicles which don't carry a registration plate – there is no need to enter details of these vehicles using a chassis number or some other identifier
- any vehicle in your possession for a period of less than fifteen days – these vehicles are referred to as 'Temporary Additional Vehicles (TAVs)'

If we have agreed that foreign registered vehicles can be insured under your policy, you can submit details via our website, taking care to amend the 'Foreign Vehicle Indicator' accordingly.

The information you need to provide for all eligible vehicles are split into the following categories:

'Mandatory' Data

- Vehicle Registration Number (VRN)
- Vehicle On Date
- Vehicle Off Date

'Preferred' Data

- Vehicle Type
- Make
- Model
- Engine Size*
- Gross Vehicle Weight*
- Number of Seats*

*Depending on Vehicle Type

We expect our customers to supply this additional, 'Preferred' detail, as it will make it much easier for the police, during a roadside check, to confirm the identity of a vehicle and assist should the registration number be mistyped. The extra data will also enable us to streamline our declaration process, and save us asking for more information when the declaration is due.

4. Quick Start Guide

This Quick Start Section provides a brief explanation of how to access and update your records. Please make sure that you have the following information to hand prior to signing in to the site:

- The User ID and Password that we have sent you
- Your RSA Policy Number
- An up to date version of your vehicle schedule
- If you have more than one policy, details of which vehicles are on which policy

If you are in doubt about any of this information, please contact your usual insurance adviser.

Quick start

1. Open your local internet browser.

2. Log on to '**www.rsagroup.com**'

3. Bookmark this page or add it to your 'Favourites' – this will allow you to easily re-locate the site the next time you need to access it.

4. Select the 'Motor Insurance Database' link from the right hand menu bar – the MID homepage will be displayed.

5. Use the links from the MID menu to familiarise yourself with the background to the MID and to understand more about the RSA solution.

6. When you are ready to enter the secure area of the site, click on the 'Access Vehicle Details' link.

   Key in your unique User ID and Password when prompted to do so, note, the Password field is case sensitive.

   When you first log-in to the site, you will be asked to reset the Password to one of your choosing. You will also need to answer other questions displayed –this information will be used in the future to validate calls to our MID 2 Web Helpdesk .

   All customers will initially be supplied with one User ID and Password. If additional security details are required per policy (e.g. if you need to provide vehicle updates from more than one location), please contact our MID 2 Web Helpdesk on:

   0330 102 3603 (Mon-Fri, 9am-5pm)
   or e-mail your request to **mid.issues@uk.rsagroup.com**

7. Once logged into the site, you will advance to one of two screens, depending on whether you have more than one policy with RSA:

   a) Select the 'Find Policy' screen if you have more than one Fleet policy with us, then select the appropriate policy you wish to update in order to move to the 'Find Vehicle/Vehicle Summary' screen.

   b) Select the 'Find Vehicle/Vehicle Summary' screen if you have only one Fleet policy with us.

8. The 'Find Vehicle/Vehicle Summary' page allows you to choose the method of vehicle update, and also view and download your vehicle schedule. The Vehicle Summary section defaults to show all vehicles 'On Cover' at the date of enquiry, but you can use the various search parameters to obtain an alternative view of your schedule – see step **11** below.

   On first log-in to the site, some vehicle details may already be displayed on your schedule. The On Date for these vehicles will show as the date on which we uploaded the information to our MID 2 system – there is no need to alter this date.

   If your schedule is blank on first log-in, you will need to enter up to date vehicle details, using the date of input as the start date of cover for each vehicle

   There are three different ways in which you can submit details of vehicle changes:

   a) On-Line/Individual Keying – brief guidance notes are provided below.

   b) File Upload - refer to the on-line Web User Guide

   c) Compare and Amend - refer to the on-line Web User Guide

   We recommend the On-Line/individual Keying approach as the best method for policyholders making up to ten changes to their schedule per week.

   This facility is a simple way to Add or Amend an individual vehicle entry. It is important that each entry, relates to a specific period of cover for a specific vehicle. In most instances there will be a single entry for each vehicle, but if a vehicle is only temporarily insured on the policy, then added again at a later date, a new record must be created for the second and separate period of cover.

9. To Add a new vehicle, or create a new and separate period of cover, for an existing or previously insured vehicle, click on the 'Add Vehicle' button. Input as much detail as possible for the vehicle in question, but you must at least supply the basic 'Mandatory' information for each new record you add.

   Click the 'Submit' button to confirm the addition of the new vehicle record once happy with the information input. The 'Find Vehicle/Vehicle Summary' screen will appear, displaying a message to advise the transaction was successful, and the new record will appear in the Vehicle Summary section. If this is the only change that you need to make to your schedule, you may exit the system.

4. Quick Start Guide (cont.)

10. To Amend an existing vehicle record, you need to specify the particular entry you wish to update.

    Use the search facility on the 'Find Vehicle/Vehicle Summary' screen to pinpoint the required record. Key in the VRN of the vehicle to be amended and click on the appropriate entry, taking care to select the correct period of cover, if there is more than one shown.

    The 'Amend Vehicle Details' screen will be displayed. The most common use for this page will be altering the Off Date, when a specific vehicle has been sold or disposed of. Key in the necessary changes, or use the calendar to select the appropriate date if you are changing the Off Date.

    Click 'Submit' to confirm the change. The 'Find Vehicle/ Vehicle Summary' screen will appear, displaying a message to advise the transaction was successful, and the amended record will appear in the Vehicle Summary section. If this is the only change that you need to make to your schedule, you may exit the system.

    You cannot change the On Date of a vehicle record. The On Date should reflect the start date of cover for the vehicle. If you have input an incorrect On Date, you will need to delete the vehicle record and start again.

11. The 'Find Vehicle' search facility also allows you to display and download different views of your vehicle schedule. Set the search parameters for the particular version of the schedule that you wish to create and click 'Find'. The system will display all vehicles matching the search criteria. This tool is especially useful for establishing which vehicles were on cover as at any given point in time.

12. Vehicles should only be deleted if the vehicle in question was added in error or if the VRN was keyed in incorrectly when the vehicle was added. Use of the 'Delete' function will erase all record of the chosen entry as if it had never existed.

    Therefore do not use the 'Delete' function to indicate that a vehicle has been sold or disposed of – amending the relevant Off Date is the correct way of recording vehicle disposals.

13. The 'Delete' button can be found on the 'Amend Vehicle Details' screen. Select the incorrect vehicle record using the 'Find Vehicle' function described above, and click the 'OK' button in the pop up box displayed to confirm that you definitely wish to erase the record. If a particular VRN appears more than once on your schedule, representing different periods of cover, you will need to delete each entry separately to erase the vehicle completely.

A consequence of entering inaccurate vehicle registration numbers to the MID is the creation of duplicate vehicle records. Unfortunately, due to certain scenarios, for example temporary car hire, the insurance of the same vehicle on the same day by two different persons is possible. Therefore, an automated system solution is not possible to prevent duplicate vehicle records. Please therefore take care when populating vehicle details to ensure no errors are made which may lead to duplicate vehicles, and never use dummy vehicle registration numbers. If you have more than one motor insurance policy with RSA, and you move vehicles between policies, please ensure that you input an Off Date on the vehicle record of the policy that you are moving the vehicle from.

14. If you are in any doubt about how to use any of the functions within the website, please call our MID 2 Web Helpdesk on:

    0330 102 3603 (Mon-Fri, 9am-5pm)
    or e-mail us at **mid.issues@uk.rsagroup.com**

Important Things to Remember

1. In addition to your User ID and Password, your policy number is the prime identifier that allows you to populate vehicle details to our website. Contact your normal insurance adviser if you do not know or have forgotten your policy number.

2. All UK registered vehicles covered under your policy with us must be populated to the database.

3. Be aware that you are legally obliged to advise us of every change to your vehicle schedule, within fourteen days of such a change occurring. Failure to do so will also be a breach of your policy conditions and may result in invalidation of your insurance cover.

4. Do not attempt to change a Vehicle Registration Number (VRN) on the website – you will not be able to do so.

    Where an incorrect VRN has been submitted and saved to the system, you will need to erase that vehicle by using the 'Delete' function, then input the correct VRN as a new vehicle record.

5. Do not change the On and Off Dates of an existing vehicle record if there has been a break in the insurance cover for that vehicle. Any vehicle that has returned to your schedule having been previously removed must be added as a new and separate vehicle record.

    Do not overtype the dates of the existing record since this will effectively erase the previous period of cover for that vehicle. It is acceptable to extend the Off Date of an existing record only if there is to be no break in insurance cover under your policy with us.

5. RSA MID2 Web Helpdesk

We have a dedicated helpdesk for use by RSA policyholders and brokers who can offer advice and assistance in respect of queries arising from the use of our MID 2 website. For questions relating to other aspects of your insurance with us, please contact your usual insurance adviser.

The helpdesk can be contacted on:

0330 102 3603 (Mon–Fri, 9am–5pm)
or at **mid.issues@uk.rsagroup.com**

This e-mail address must not be used to send attachments containing vehicle data as information received via this route will be ignored and rejected. Vehicle data may only be submitted electronically via our MID 2 website, using one of the three approved methods described in on-line.

Policy Cover and Amendments

The MID 2 Web Helpdesk can only deal with queries that relate to the use of our MID 2 website. Any question or amendment relating to the policy cover must be referred, via your usual insurance adviser, to the appropriate RSA underwriting department. Please note in particular that any information relating to the policy that you provide to us during a call to the Helpdesk, will not fulfil your duty under the policy to present such information to RSA.