# Simply Insurance

**REMOVE IT OR LOSE IT!**
- Sold that vehicle?
- Love your No Claims Bonus?
- Remove it from the MID!

## Motor Insurance Database(MID) Fact Sheet

### Updating your vehicles on your motor trade policy

**Do you want to add and remove vehicles to the motor insurance database (MID) on your policy??**

**Simply Insurance now have the facility that allows you to do so, at ease 24 hours a day, 7 days a week, direct with your insurers, Tradex Insurance, on-line or via text!**

### How do I view and update my vehicle list?

**-go to: https://secure.motordatasolutions.co.uk/login.php  - Please be advised that your log-in information for this facility will be issued to the email address provided to us at inception of your policy within 24 hours.**

Please ensure when taking advantage of this facility that all vehicle details are accurately inputted on your account, Simply Insurance cannot be held responsible for any MID update failure, as a result of inaccurate information being entered.

Please note that all vehicles submitted on your vehicle list will be subject to Granite Underwriting criteria. Any Vehicles added outside their standard vehicle criteria will be subject to your insurer's acceptance to cover the vehicle, if accepted your insurers reserve the right to apply an additional premium. If you are unsure as to whether your policy will provide cover for a specific vehicle then please do not hesitate to contact us.

Having trouble accessing your Granite Insurance MID account??
E-mail admin@simplyinsurance.co.uk and we will be happy to guide you through the process.

### When was the Motor Insurance Database (MID) introduced & why?

European Legislation (4th Motor Insurance Directive) introduced in January 2003 requires that all Member States maintain a national database that contains details of every insured vehicle. These databases are designed to make it easier to pursue cross-border claims, and also help with the enforcement of compulsory motor insurance requirements in the UK.

### Importance of updating your MID

Please remember Notifying the MID with your current vehicles is a legal obligation and failure to supply the information and keep it up to date is a criminal offence. The maximum penalty is a fine of £5000. We understand that the Motor Insurers Information Centre (MIIC) will be seeking prosecution on non-compliant policyholders

### As a motor trader how long do I have to update the Motor Insurance Database after I've purchased a vehicle?

In terms of your insurance cover you have 14 days to notify the MID of stock vehicles being used on the road. For your own protection we recommend when driving a vehicle that is not on the Motor Insurance Database you carry proof of your valid motor trade insurance. However be aware if the vehicle is not on the database and should they feel need to, the Police are within their rights to impound your vehicle within the 14 day period even if you are carrying proof of your valid motor trade insurance.

### Do I need to place my trade plates on the Motor Insurance Database?

Motor traders should register their trade places on the MID in exactly the same fashion as they would a motor vehicle.

### If the vehicle is SORN do I need to put it on the Motor Insurance Database?

Untaxed own or stock vehicles which are kept off the public road and registered SORN do not need to be notified to the MID but for insurance purposes and to fully protect yourself it is best practice to update the MID with all owned vehicles in your possession.

### If the vehicle I'm driving is not on the Motor Insurance Database but I have a valid insurance certificate will I be ok?

If you have owned the vehicle for more than 14 days the insurer could decline all aspects of cover, also even with a valid certificate in your possession the Police could still impound the vehicle if it does not appear on the database. You will be able to retrieve your own vehicle from the compound but will still be charged the applicable fees by the Police.