

Dear Sir/Madam,

I am writing to you in my role as a lead police officer dedicated to roads policing. One of our responsibilities is to actively deal with vehicles which do not appear to have a valid insurance policy according to the Motor Insurance Database (MID).

You are shown as the registered keeper for the vehicle below, which was seen on
in the

Vehicle Registration:

Vehicle Make:

Vehicle Model:

According to the MID this vehicle does not have a current insurance policy. If you think your vehicle *is* insured, you can easily check the data that the MID holds for your vehicle now, for free, at www.askMID.com or by scanning the QR code below.

All you need is the vehicle's registration number, which is printed near the top of this letter.



This letter is NOT a notice of intended prosecution and is issued for your information, so that you can make sure that there is valid insurance on your vehicle before continuing to use it on the road.

If you are no longer the registered keeper of this vehicle, please ensure you have notified the DVLA in writing to this effect in order that they can update their records.

There are a number of reasons why a vehicle may show on the MID as not being insured. These can include administrative errors, incorrect registration numbers held on certificates, late payments, cancelled or voided policies, or because there is no policy in force. Another common reason can be that you may have just purchased new insurance, which has not yet been entered on to the MID.

What should I do now?

If your vehicle is not showing as insured on the MID, don't panic! It is of course possible that there has been an administration error, and I would urge you to contact your insurance company at your earliest convenience to check they hold the correct details for you and your

vehicle and that they have recorded this on the MID. If you are aware that your vehicle is not insured you must make sure that you obtain insurance before it is used on the road again.

Why should I take action?

If you are in a collision and do not have insurance you may be liable for the costs (including damage and the costs associated with injuries to anyone involved). Uninsured drivers add around £30 to the cost of an annual policy for those who abide by the law.

The police use the data on the MID to inform their activity, including stopping vehicles. If a vehicle is stopped by the police on a road or public place without a valid insurance policy it can be seized under Section 165 of the Road Traffic Act and not released until a valid insurance policy is produced and a release fee paid. Vehicles not claimed after 14 days, are disposed of to recover the costs of recovery.

Furthermore, the offence of not having valid insurance can carry 6 to 8 penalty points at a Magistrates Court with the possibility of disqualification and an unlimited fine. If the offence is dealt with at the roadside by way of fixed penalty, this carries a fine of £300 and six penalty points.

Why have we taken action?

In _____ we strongly believe that the best course of action in cases such as yours is to work with drivers to identify where no insurance is potentially held, and invite them to rectify the issue without the need for prosecution.

We will continue to check your vehicle against our databases to ensure that the legislation is complied with. Once this happens, your vehicle will be removed from our database.

Once you have checked out the position in relation to your insurance, and taken any necessary action, **you do not need to contact us**. You **should not** send us any personal information, such as policy documents, or bank statements to prove payment. These are documents personal to you, and therefore we would never ask to inspect them in this manner.

If you have any questions or concerns please do not hesitate to contact us via email with "Tutelage INS" as the subject to

Yours sincerely

