

MID QUICK REFERENCE GUIDE

To updating the Motor Insurance
Database (MID)



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

WHAT IS THE MOTOR INSURANCE DATABASE?

The Motor Insurance Database (MID) is operated by the Motor Insurers' Bureau (MIB). The MID is a key tool in helping the Police combat the problem of uninsured driving in the UK, and to be effective must contain the insurance details of all vehicles registered for road use.

WHY DO I NEED TO UPDATE THE MID?

As a Motor Fleet policyholder, you must submit information about your vehicles to the MID and ensure this is kept up to date to comply with MID and Continuous Insurance Enforcement (CIE) regulations.

When you take out or renew a policy with us, your vehicle details will automatically be loaded onto the MID for you.

Whenever you make a change you must update the record of your vehicles on the MID. These changes need to be made as soon as possible (but always within 14 days).

Failure to update your details within the required timescales may result in further penalty as detailed under the Continuous Insurance Enforcement section.

HOW DO I ACCESS THE MID?

The website address for the MID is www.midportal.org.uk. Once you have taken out or renewed a policy with us, you will be provided with an Insurer/DA code, User ID, password and passphrase to enable you to log onto the site and access your policy.

Please note your User ID will only permit you to access policies issued by NFU Mutual. If you have other policies held with a different insurer, that insurer must also issue you with a User ID and password to access the details for those policies.

You will be prompted to change your password the first time you log in. You will be prompted to change your password regularly for security purposes.

If you forget your MID password you can use the link on the website to enable you to create a new password and pass phrase. If you forget your User ID or find yourself unable to log on (you will be locked out after three unsuccessful attempts) you must contact the **NFU Mutual MID Helpdesk** immediately to arrange for your password to be reset.

The MID Helpdesk contact details are as follows:
Telephone: **0800 197 1185** or
Email: midhelp@nfumutual.co.uk

WHAT CAN I DO ON THE MID WEBSITE?

The functions you can use are as follows. You can:

- View the vehicle schedule – current, past and future
- Print the vehicle schedule
- Check the details of a particular vehicle by entering the Vehicle Registration Mark (VRM) and searching for it
- Update/amend existing vehicle details
- Add a vehicle(s) to the schedule
- Delete a vehicle(s) from the schedule

Please do not attempt any File Transfer activities.

This function is used for wholesale changes to the vehicle records. Unless done accurately you can cause considerable corruption to the records, necessitating re-entry of the details.

HOW DO I NAVIGATE AROUND THE MID PORTAL?

When you log in you will see the details of your policy at the top of the page, a navigation bar and vehicle details below this.

Policy Details are sent to MID from our policy administration system and cannot be amended in the MID Portal. If any of this information is incorrect, you will need to contact your agent to update these details.

The navigation bar in the middle of the page allows you to search for a specific vehicle registration and add/amend vehicle details. You can also request for a full download of your vehicle record.

A view of the vehicles covered by the policy is shown below this. You have the option to filter this list to show only vehicles on cover, only vehicles previously on cover or vehicles that are due on cover. The cover status column in the table is colour coded – Green means on cover, Amber means due on cover and Red means no longer on cover

The number of vehicles displayed is limited to 50, but you can use the arrows at the bottom of the page to see more vehicles. You can also use the small arrows in the table column headings to re-order the list as you like.

HOW DO I ADD VEHICLE DETAILS?

You can also use the ‘Add Vehicle’ button to create a new vehicle record. When you add a vehicle, you will need to complete the following fields:

- ‘Vehicle Registration’.
- ‘On Date’ (defaults to the current day).
- ‘Off Date’ (defaults to expiry date).
- Make and Model details.

Records cannot be submitted until this data has been entered. You must enter the Vehicle Registration without spaces, otherwise an error message will be generated and the data will not be submitted. The system is not case sensitive.

HOW DO I REMOVE A VEHICLE?

If you no longer need to allow cover for a vehicle, you can amend the cover dates by using the “View/Amend Vehicle/Cover” button. You can change the ‘Off Date’ to show the date cover ended.

WHAT IS CONTINUOUS INSURANCE ENFORCEMENT?

The new vehicle insurance law means the registered keeper of a vehicle must keep it insured unless they’ve made a Statutory Off Road Notification (SORN). If you’re not insured or you haven’t made a SORN, you could face a penalty.

The DVLA and Motor Insurers’ Bureau (MIB) are working in partnership to identify uninsured vehicles by comparing the insurance and registered keeper records on their respective databases. If your vehicle records are not up to date, are inaccurate or are incomplete on MID, it may appear that you are not insured and you may face further penalty.

WHAT HAPPENS IF I DON’T UPDATE MY VEHICLE DETAILS ON MID?

If you do not ensure that your vehicle details are kept up to date within the required timescale of 14 days, you are at risk of:

- Being stopped roadside by the Police following an Automated Number Plate Check
- Receiving an insurance advisory letter from the MIB. If you fail to comply with the advice set out in the letter you will face:
 - A fixed penalty notice of £100
 - Your vehicle being clamped, seized and disposed of
 - A court prosecution with a maximum fine of £1,000
- Being contacted about claims that have nothing to do with you if you fail to remove a vehicle you no longer own. This could also allow an uninsured driver to go undetected by the authorities.

WHAT SHOULD I DO IF I RECEIVE AN INSURANCE ADVISORY LETTER?

Add the registered vehicle details to MID Update immediately from the current date. If you have forgotten your MID Update password, please contact the MID Helpdesk. If you are no longer in possession of the vehicle, please contact the DVLA to amend the registered vehicle details. If the vehicle has been taken off the road, you will need to declare the vehicle as SORN (Statutory off Road Notification).

If you do nothing you will receive a £100 Fixed Penalty Notice!

WHAT SHOULD I DO IF I RECEIVE A FIXED PENALTY NOTICE?

If you have failed to respond to the original insurance advisory letter and have now received a fixed penalty notice, the first thing you will need to do is to add the vehicle to MID immediately from the current date.

You will then need to complete the appeal on the reverse of the notice, quoting your policy number and NFU Mutual as your insurer, and send this back to the DVLA as soon as possible. This will ensure the matter is resolved as quickly as possible.

WHERE CAN I OBTAIN HELP AND SUPPORT?

Accessing and using the MID Website:

For instructions on how to log on for the first time, please refer to the registration email sent to you which contained your log on details.

For problems logging on or to reset your password, please contact the **MID Helpdesk**. Telephone: **0800 197 1185** or Email: midhelp@nfumutual.co.uk

Further help is available under the **Frequently Asked Questions** section of the MID Update website.

Errors and Warnings

Should you receive an error or warning message from the MID following a change, you can find a full explanation of these under the Help section of the MID Update website.

Further MID Support and Reading

For further information on using and understanding MID please refer to the NFU Mutual website www.nfumutual.co.uk/mid where you will find Policyholder Guides, more information about the Fixed Penalty Notice appeal process and links to external websites including the Motor Insurers' Bureau and the DVLA.

Non-MID Queries

For general queries including:

- Advice on NFU Mutual products
- Advice on policy cover or pricing
- Advice on claims

Please contact your Agent.

IT Technical Support

Please note that NFU Mutual is unable to provide help or guidance relating to IT matters such as browser compatibility and any such queries should be raised with your Service Provider.

Agent Details



NFU Mutual

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For security and training purposes, telephone calls may be recorded and monitored.

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