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MIB WARNS DRIVERS TO STAY INSURED OVER THE FESTIVE PERIOD

*500 uninsured cars are seized every day
Vauxhall Astras and BMW 3 Series top the list*

As many consumers traditionally push any personal financial commitments to the back of their minds over the festive period, the Motor Insurers' Bureau (MIB) is stepping up its campaign to remind motorists to stay insured.

A new online video banner featuring TV presenter, Natalie Pinkham aims to promote the benefits of staying insured and highlight the consequences of driving without insurance.

Natalie Pinkham says: "Many of us are short of cash at this time of year, but driving without insurance is false economy. Being caught can result in fines and penalty points which will, in turn, have knock-on effects when it comes to insurance premiums. There are ways in which drivers can save on costs and stay adequately insured, such as shopping around for quotes, opting for pay-as-you-drive cover or taking advanced driving lessons."

The police use the Motor Insurance Database (MID) to detect cars being driven without insurance – with around 500 uninsured vehicles seized every day. Vauxhall Astras were the most seized car last year – representing 5 per cent of all cars seized – followed by BMW 3 Series (4 per cent), according to figures based on roadside calls to MIB's Police Helpline where one in three calls results in a vehicle being seized.¹

The new video banner will appear across automotive and financial advice websites throughout December and January and offers tips on how to shop around for the best motor insurance deals, as well as explaining what happens when you get caught by the police for driving without it.

The consequences for drivers taking to the road without insurance are far-reaching, and include vehicle seizure, a minimum of six licence penalty points, and a fixed penalty of £200. Drivers who have their cars seized will also be liable for £150 in recovery fees and still have to prove that they have insurance before they can get their vehicles back.

Ashton West, Chief Executive at MIB says: "Christmas is a time when household budgets are stretched to the limit and for some, the renewal of insurance may be overlooked. Modern technology means that motorists who have no insurance are more likely than ever to be caught. It is simply not worth the risk. The proposed change in insurance law in 2011 will mean that the number of people caught without motor insurance will increase. We are working with the DVLA to introduce the continuous insurance enforcement scheme (CIE) and expect to reduce the numbers of uninsured drivers on UK roads even further."

More information about CIE can be found at www.directgov.uk/stayinsured and registered keepers can check if their vehicles are insured for FREE at www.askMID.com

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Notes to editors

About MIB

Motor Insurers' Bureau aims to significantly reduce the level and impact of uninsured driving in the UK. The Bureau exists to compensate victims involved in accidents with drivers who have no insurance or failed to stop. The total cost of uninsured motoring in the UK is estimated to be around £500 million and MIB is funded through a levy on all companies offering insurance in the UK, the cost of which is estimated to be around £30 per year on each policy for law-abiding motorists. MIB also manages the Motor Insurance Database (www.askMID.com), the only central record of all insured vehicles in the UK.

An ISDN line is available for interview slots on 30 December – please email or call for availability.

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i The statistics are based on a sample of 36,851 seized uninsured vehicles following calls made to the Police Helpline in 2009. The MIB Police Helpline helps to support police officers at the roadside during ANPR camera enforcement operations and assists with confirming the validity of insurance cover.

The table below shows the 10 most seized uninsured vehicles by make/model.

MODEL	MAKE	% of TOTAL VEHICLES SEIZED
Astra	Vauxhall	4.88%
3 Series	BMW	4.03%
Vectra	Vauxhall	3.18%
Golf	Volkswagen	3.12%
Corsa	Vauxhall	3.12%
Mondeo	Ford	3.12%
Fiesta	Ford	2.91%
Focus	Ford	2.52%
Escort	Ford	2.14%
Megane	Renault	1.93%

