

13 January 2012

**\*\*\*For Immediate Release\*\*\***

### **Aston Midshires Insurance – invalid motor insurance policies**

The Motor Insurers' Bureau initiated investigations with the Police into the legitimacy of Aston Midshires Insurance as a result of concerns about drivers using vehicles without valid insurance cover. Suspicions were raised through the Police Helpline service, operated by MIB to support Police officers at the roadside. MIB is continuing to cooperate with and assist the enforcement agencies investigating the matter.

Ashton West, Chief Executive at MIB said, "The deception carried out by Aston Midshires Insurance has left a number of motorists without valid insurance cover. This is a very unfortunate situation for these customers, as they have tried to take steps to make sure they are legally insured. They are now out of pocket and can't use their vehicle until they have valid insurance cover in place. For a motor insurance policy to be valid, it has to be underwritten by a company that is a member of MIB."

Information about MIB membership is available at <http://bit.ly/wsK8hE>. The vehicle must also have a record on the Motor Insurance Database (MID) – to check visit [www.askMID.com](http://www.askMID.com).

Without an insurance record on the MID, the driver and keeper of the vehicle will face penalty's, points and vehicle seizure by the Police and DVLA.

If you know of someone offering illegal insurance policies in the UK, you can report this to Action Fraud on 0300 123 2040 or visit [www.actionfraud.org.uk](http://www.actionfraud.org.uk). If you have been affected by this or you believe you may have purchased insurance through Aston Midshires Insurance, then contact Consumer Direct on 08454 04 05 06.

## Media Statement

---

Other helpful tips to help identify fraudulent insurers and policies:

- If a deal seems too good to be true – it usually is. Be suspicious.
- If you find out your insurance is not valid, you need to take immediate action to comply with the law by obtaining valid insurance cover.
- Any company offering motor insurance in the UK must be a member of Motor Insurers' Bureau (MIB) and contribute to the levy as well as supply data to the Motor Insurance Database (MID). Information about MIB membership is available at <http://bit.ly/wsK8hE>
- The MID is a record of insured vehicles in the UK. You can check your vehicle is on the MID at [www.askMID.com](http://www.askMID.com).
- Driving without insurance has serious consequences. Your vehicle will be seized by police and you will face a fine of up to £5,000, 6 points on your licence and £150 charge to get your vehicle back.
- Under Continuous Insurance Enforcement, the registered keeper must insure the vehicle at all times, or declare it as being off the road (SORN) with the DVLA. Keepers of vehicles with no insurance will receive a letter and if no action is taken then will get a £100 fine from DVLA. The vehicle may also be clamped and/or destroyed.
- If you know of someone offering illegal insurance policies in the UK, you can report this to Action Fraud on 0300 123 2040 or visit [www.actionfraud.org.uk](http://www.actionfraud.org.uk).
- If you have been affected by this or you believe you may have purchased insurance through Aston Midshires Insurance, then contact Consumer Direct on 08454 04 05 06.

### ENDS

#### **MIB Press Office (an ISDN line is available for interviews)**

Shavaun Glen on 01908 82 1985 or out of hours on 07595 551 607 and email at: [sglen@mib.org.uk](mailto:sglen@mib.org.uk)  
For more information visit: [www.mib.org.uk](http://www.mib.org.uk) and [www.askMID.com](http://www.askMID.com)

#### **Notes to editors**

MIB aims to significantly reduce the level and impact of uninsured driving by working closely with partners across government and the insurance industry. The Bureau provides compensation to innocent victims involved in accidents with drivers who have no insurance or failed to stop.

The Motor Insurance Database (MID), introduced in 2001 is the only central insurance record of more than 34 million vehicles in the UK. The MID supports a range of users entitled to different levels of information about insured vehicles, including the police, solicitors, the DVLA and the public.

The MID is being used as part of a new continuous insurance enforcement (CIE) scheme in 2011 to identify registered keepers of vehicles that appear to have no insurance. The registered keeper of a vehicle without insurance will receive a letter reminding them that insurance is a legal requirement and failure to act will result in a fixed penalty. All drivers can check their vehicle is recorded on the MID for FREE - visit [www.askMID.com](http://www.askMID.com).