



Together We Can Beat
Uninsured Driving

Policyholder Guide - Interactive Update

Motor Insurance Database Policyholder Guide Interactive Update

The latest version of this document can be found on the MIB website

MIB
April 2015
Version 2.2

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1. Introduction

This Guide provides detailed information on how fleet policyholders can submit vehicle data to the Motor Insurance Database using the Interactive functions on the MID Update website. It should be read in conjunction with “Motor Insurance Database Policyholder Guide: Background”, which can be found on the [MIB](#) website. For information on submitting data using file transfer through the same site, please refer to Motor Insurance Database Policyholder Guide: Attended File Transfer, Motor Insurance Database Policyholder Guide: Unattended File Transfer and Motor Insurance Database Policyholder Guide: Compare & Amend.

2. Database System Overview

All insurers will supply policy data to Experian. Insurers may, by agreement, permit policyholders, or their agents where authorised, to submit vehicle data directly to the MID, via a dedicated website. Policyholders must agree with their insurer whether data must be submitted to the insurer (in which case this document does not apply) or can be submitted to the MID direct, using www.midupdate.com, as per this specification.

The web browser application provides policyholders with the ability to submit vehicle information on an interactive basis or using File Transfer of CSV files. [File transfer is not covered in this document – please see Motor Insurance Database Policyholder Guide: Attended File Transfer and Motor Insurance Database Policyholder Guide: Unattended File Transfer.] Policyholders cannot submit or amend policy data.

Policyholders who supply vehicle data directly to the MID will be able to enquire on the detail of their own policies and vehicles only.

2.1 Data items

A “weighting” has been given to the data items, which can be supplied, to indicate whether they are mandatory, optional or conditional.

- Fields which are mandatory contain data which is essential for the effective use of the MID, as required by law, and the record will be rejected if the field is not filled with valid data.
- “Preferred” data is not essential but policyholders are asked to provide this where it is held on their systems. Information may, for example, be used by a police officer to establish a vehicle record is correct. Suppliers should be aware that these may change to Mandatory in future (perhaps in response to legislation).
- Optional data is not compulsory, but may be provided where policyholders (or insurers) consider it to be useful. The data item is not validated.

All policyholders supplying data to the MID are requested to make all efforts to provide vehicle make and model details. Policyholders already using the industry Vehicle codes formerly known as In-Step codes may use these instead.

2.2 Setting On- and Off-dates

The On-date identifies when a vehicle is first covered by the policy. In most cases this will equate to the date it was purchased by the policyholder, if this is during the policy period. Note, however, that the On-date must fall within the cover period offered by the policy. If, for example, a policyholder takes out a policy with a new insurer on 1 March 2006, the earliest possible date a vehicle can be on cover on that policy is 1 March 2006, even if the vehicle was purchased before this date and previously on cover with another insurer.

Where vehicles are leased or hired long-term, the On-date will be the date of acquisition. If, for example, a company offers cover to its employees vehicles, the date may be the start of employment for the car's owner.

The Off-date is the last day on which the vehicle is covered by the policy, e.g. the date of disposal, or the day a vehicle is written off etc. If this date is unknown at the time of entry, it should be set to the expiry date of the policy, and then changed when the vehicle is no longer on cover, or the Off-date becomes known. If, however, the Off-date is known, it can be set at the time the vehicle's details are added, and no further action need be taken. If this date should then change for any reason, it must be amended, to keep the Database accurate.

The Off-dates may need to be changed at renewal to extend the cover to the new policy expiry date. However, this is not necessary if the Insurer uses the option to have the vehicles automatically rolled over. In this case, any vehicle Off-dates that match the policy expiry date will be extended to the new policy expiry date.

2.3 Timeliness of updates

Policyholders are required by law¹ to notify and update vehicle data "immediately". The Department for Transport (DfT) has expressed the view that the requirement to supply data "immediately" would be interpreted by the courts as "the time taken by a person using reasonable efforts". "Reasonable efforts" would vary from case to case, but an acceptable range would typically be 10-14 days. However, where systems are in place to allow updates more frequently or more quickly (e.g. a weekly automated program) then the expectation would be that the 10-14 day timescale would be adhered to.

¹ The Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003

Reports are produced which show the duration of the provision of data. This will enable MIB to monitor performance of both insurers and policyholders. The regulatory authority may ask MIB to provide details of these reports to them.

2.4 Quality Assurance

MIB will ensure that the data on the MID is as accurate as possible in three ways.

2.4.1 Data validation

Data supplied to MID is checked at the point of submission to ensure that the vehicle details supplied direct by the policyholder, such as the Vehicle Registration Mark (VRM), are valid. Multiple checks are carried out to ensure that mandatory data items are complete, that codes are valid, and that information does not conflict with existing MID data records (e.g., any attempt to amend a vehicle that has not previously been supplied will be rejected). Any errors found will be returned to the policyholder for correction and re-submission. Details of error codes are shown in section 3.13. Vehicle data entered will be validated against Experian's Car Data Check (CDC) database (a database of over 80 million vehicles used to confirm vehicle identity) to ensure that the VRMs are "real", and have not been scrapped. Any resultant warning reports will be returned to the policyholder for action.

To allow for the delay in updating the source data for CDC in respect of new vehicles, the check will be carried out at a later date. CDC error messages arising from new vehicles will therefore be sent to the insurer to be taken up with the policyholder.

2.4.2 Monitoring timeliness of updates

Regular reports issued to insurers and MIB measure the delay between the On-date of a vehicle and the date when it was notified to the MID. The reports are produced on a monthly basis, and show where policyholders have been slow in providing data (the target for data provision is within 14 calendar days). Reports are sent to insurers who will take up any issues with the policyholder. (MIB also monitor the performance of insurers who supply vehicle data.)

2.4.3 Monitoring provision of data after taking out/renewing a policy

A report is run weekly, listing those policies which have been inceptioned or renewed recently, and where the policyholder has not yet supplied any data. The report is sent to insurers to allow them to track those policyholders who have failed to supply the required vehicle data (the DfT monitors the position). Persistent offenders may be liable to prosecution; the maximum possible fine upon conviction is £5000.

2.4.4 Monitoring regularity of updates

Non-activity and non-population reports show where policyholders are not supplying vehicle data or are updating vehicle records with a lower frequency than might be expected. Monthly reports are sent to insurers who will take up any issues with the policyholder.

2.5 Renewals and change of insurer

Only an insurer can renew a policy by submitting a policy renewal record to the MID.

Policyholders must check with their insurers, if at the time of renewal, whether they need to re-supply full details of their fleet to the MID or if the insurer has opted to automatically renew the vehicle dated previously supplied in to the new policy period.

The policyholder can only re-supply the required data once the insurer has submitted the policy renewal record to the MID.

Depending on the option chosen by insurers for a particular policy, the policyholder will either:

- a) Need to manually add/ update the vehicles for the new period, or
- b) Need to check the vehicles which are rolled over automatically from the previous period.

Case (a), Sections 3.7 Adding a Vehicle & 3.8 Amending Vehicle Records, provide the steps on how to manually add new vehicles and update existing vehicle details.

Case (b), Section 3.10 Enquiry/ view schedule provides steps on how to view a list of vehicles on cover, or now off cover and associated information.

If your policy expires and renews on the same date with the same insurer and your vehicles are automatically roll over into the new policy period, please refer to Appendix A for an important notice on how vehicles behave at renewal.

If a policyholder changes insurer at renewal, the vehicle data has to be re-sent to the MID. It cannot be copied from the existing policy, because only the policyholder will know if this information is correct. The policyholder can ask their “old” insurer to supply a download of the schedule at the date of renewal (for which there may be a charge). This allows the policyholder to check the vehicle information before submitting this to their “new” insurer. The policyholder will also need to amend the On-dates for the vehicles, as explained in section 2.2.

2.6 Simultaneous updates from differing sites

It will not be possible for a policyholder User ID to be used by more than one user simultaneously. However, separate IDs may be used to allow updating of the same policy schedule from different sites/branches. A warning will be displayed when two users access the same policy simultaneously – although they can both make updates to the vehicle details.

2.7 Auditing

The date and time of all transactions processed by the MID are recorded and are available for audit purposes via Insurers.

For the Policyholder's protection (with regard to the legislative requirement for policyholders to supply vehicle data to his/her Insurer, or directly to the MID), Experian are able to verify via an audit trail, that a record had been submitted by a policyholder and, for example, subsequently amended or deleted by the Insurer. If necessary, policyholders can also obtain such information. Dates and sources of amendments are also visible via MIDUpdate.com.

2.8 Database Enquiry Facility

2.8.1 Policyholders who Supply Direct to the MID

Policyholders who supply vehicle data directly to the MID are able to view their entire vehicle schedule as at the current date via the web front-end application. This includes vehicle details, On- and Off-dates, as well as the source of the last change. They also have the option to print that vehicle information. The number of vehicles displayed will be limited to 50, but a further enquiry may be made by selecting the "More" hyperlink to display the remainder in 50 vehicle batches.

Policyholders cannot search the MID for vehicles or policies which are not his/ her own.

If a policyholder has policies with more than one insurer, and is permitted to use the website for both of these, each insurer will issue a separate User ID for their own policies. The policyholder will need to log off and then log on with the other user details.

Policyholders will be able to access their records until such a time as access rights are revoked by their insurer e.g. shortly after a policyholder moves to another insurer.

2.8.2 Policyholders who Supply via the Insurer

Policyholders who do not supply vehicle data directly to the MID, but instead supply the information to their insurer, cannot have access to their records on the database, except where entitled to the information under the Data Protection Act or via their insurer.

2.9 Helpdesk

The Experian Helpdesk will deal with Insurers only. Experian and MIB are unable to deal directly with a policyholder. Insurers will deal directly with policyholders and brokers for data enquiries, and the allocation and maintenance of User IDs and passwords

3. Policyholder Access/Supply

3.1 How do I get access?

Gaining access to the MID updating facility for policyholders (MIDUpdate) is controlled by the relevant Insurer. Policyholders should contact his/her Insurer and ask for a User ID and Password. They will be asked to provide a pass-phrase to ensure personal security, and an e-mail address to enable results files, potentially relating to the submission of rejected data, to be issued to the user. Once the relevant security elements have been set up by the Insurer, the policyholder will be notified, and they can then access his/her policy.

Policyholders supplying vehicle data directly to the MID via the Web will only be able to do so once the insurer has submitted the relevant policy information to the database. Policyholders cannot submit policy data.

Passwords will expire every thirty days, and the policyholder will be asked to change it when they next log on. Password expiry is unrelated to how often the MID is accessed – it expires every 30 days for all users. **Please note that it will still be possible to log in after more than 30 days, by changing the password immediately on next log-on. It is not necessary to log in before the 30 days is up, just to change the password.**

If the policyholder forgets their password they must contact their insurer to re-set it; a user will be locked out after 3 unsuccessful log-in attempts.

Please note that on the policyholder's first log-in to the system, the process will vary in two ways:

- (a) once issued, the password will automatically expire, so on first log-in the policyholder will be required to change the first password to a new password of their choice.

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(b) an additional process known as “e-mail validation” will operate. This is explained further in section 3.3.5.

Access may be withdrawn by the insurer at any time, but it will not automatically “expire” if the policy lapses. A policyholder will be able to view expired policies as long as the insurer does not remove the access rights.

3.2 Data requirements

Policyholders are only able to submit vehicle data direct to the MID, with the permission of their insurer. Policyholders are not permitted to supply policy data.

Policyholders supplying vehicle data direct to the MID via the Web will only be able to do so once the insurer has submitted the relevant policy information to the database.

The policyholder will **not** be permitted to supply or amend permitted driver, class of use, or named driver information at vehicle level, or to amend vehicles to which such data is attached. This data can only be supplied by the insurer.

The following section sets out how the process will operate.

3.3 Accessing MID Update

3.3.1 Policyholder start-up checklist

A policyholder will not be able to log on to www.midupdate.com unless s/he can answer “Yes” to all of these questions?:

- Do I know my password?
- Do I know my User ID?
- Do I know my pass-phrase?
- Have I received my e-mail validation code?
- Has my insurer told me that I can begin loading?
- Do I have the right version of Internet Explorer?

The following sections explain how the policyholder reaches the stage of being able to load data.

3.3.2 Minimum browser requirements

MIDUpdate uses complex processes to allow data to be submitted and validated, and these require a certain level of Internet browser version. Currently supported browsers are Internet Explorer up to Version 7. Later versions are also likely to be supported, subject to testing.

3.3.3 Using MID Update without a mouse

All MID Update functions are accessible by using the keyboard only, as well as the mouse. This is achieved by a combination of the Tab key and the letter keys.

Moving between functions

When a policyholder enters a new page for the first time s/he can use the Tab key to move between hyperlinks, data entry fields and action buttons, where any of these are present, moving from the top left to the bottom right of the screen.

The first such function to be available on any page will be within the new page; the options on the menu bar at the top are at the end of the cycle, but can be reached by moving backwards from the first function.

“Shift + tab” will allow the policyholder to move back a step.

When any button is highlighted, use of the “Enter” key will perform the function.

Where a data field is to be completed using a drop down menu, the tab key will access the list, and the arrow keys on the keyboard can be used to move through the entries until the required one is found.

Menu bar options

All menu bar options and their sub-categories can be accessed by using the letter which is underlined in the description in combination with the alt key. Sometimes the Enter key will need to be used to select an option.

Selecting records from a list

When a table of records is presented for the policyholder to choose from, the Tab will skip over the table. To access these records the mouse must be used. Most operating systems (including Windows) provide accessibility options that enable a policyholder to move the mouse pointer by using keyboard keys.

If you are using Windows, select “Accessibility Options” in “Control Panel”. Here the policyholder should choose the “Mouse” tab, and tick the box which allows the policyholder to control the mouse using keyboard keys. Under “Settings”, the option “Use MouseKeys when NumLock is” should be set to “On”. Once these options have been set the policyholder can switch on the number lock and use the number pad to control the mouse pointer. The use of the mouse itself will remain available.

Using the keys to control the mouse pointer the policyholder can now move to an entry on a list and hit the number 5 on the number pad to select the record. The record can then be updated or deleted using the appropriate button which can be reached using the Tab key and Enter. (The record will remain highlighted.)

File Transfer

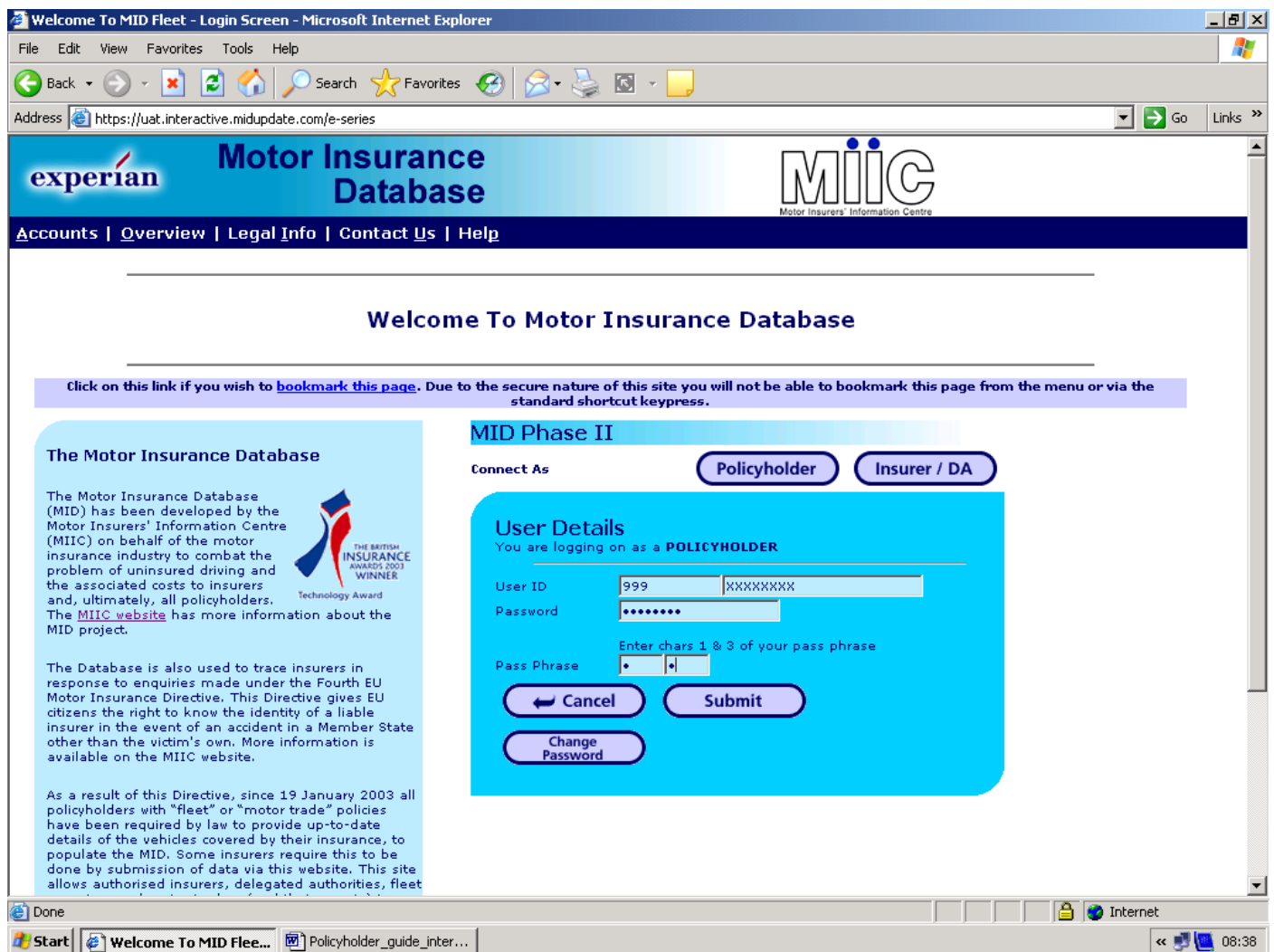
This function requires the policyholder to choose one of two options (Compare & Amend or Standard File Transfer) (see separate Guide on using File Transfer). The first option is highlighted by tabbing to it and

hitting the space bar, and Standard File Transfer can be selected by using the arrow keys and the space bar. Once the choice has been made, tabbing further will select the Submit button to carry out the action.

3.3.4 Log-on

Each policyholder will be provided with a User ID and password, and will need to choose a pass-phrase. These three data items will be required to access a policy on the MID (see overleaf) every time. Please note that each ID will only permit access to the policy/ies issued by that insurer. If previous or parallel policies are held with a different insurer, that insurer must issue a further specific ID, which will require a separate log-on.

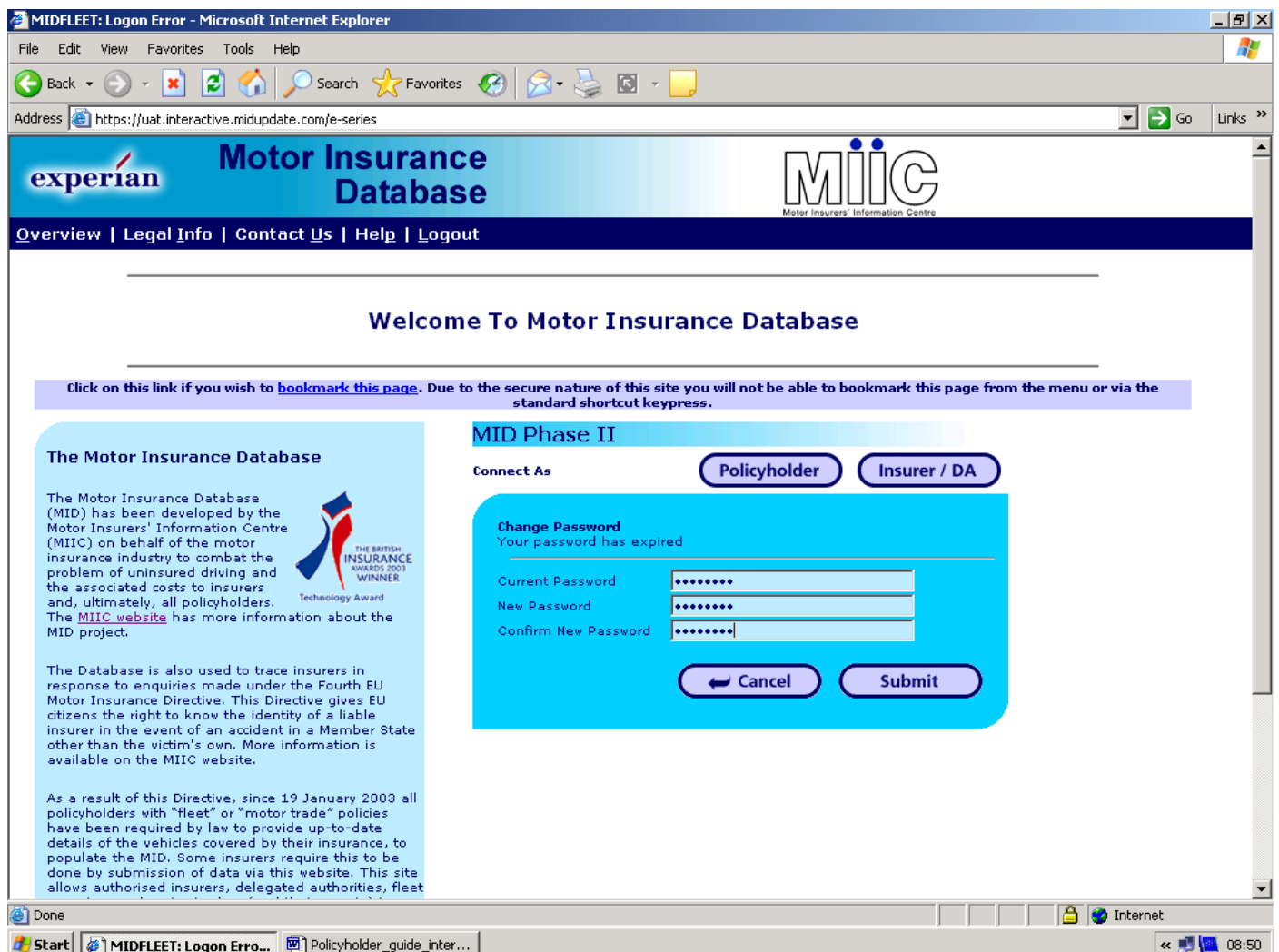
The first three digits of the User ID are the Insurer reference. These should be entered into the first field, and the rest of the User ID into the second field.



3.3.5 Logging on for the first time

When a policyholder logs on for the first time they will need to change their password (see screenshot overleaf). This is because the initial password is known to the administrator who set the account up, and therefore the password must be changed to ensure security. If the policyholder forgets his password, no reminder can be issued (the password is not visible to the administrator) but it can be reset. When a policyholder logs on using the new password provided by the administrator they will also have to change that password, for the same reasons as on the very first log-on.

Once the password has been changed on first log-on the policyholder will then have to provide an "e-mail validation code", which will be e-mailed to them when their details are set up. This code is issued automatically by the MID system. It is necessary to provide a check on the e-mail address that is supplied by the policyholder to receive errors relating to his vehicle data. In order to check the address is correct, a validation code is sent to that same address. If it is received by the policyholder, the address must be correct.



MIDFLEET: Logon Error - Microsoft Internet Explorer

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Welcome To Motor Insurance Database

Click on this link if you wish to [bookmark this page](#). Due to the secure nature of this site you will not be able to bookmark this page from the menu or via the standard shortcut keypress.

The Motor Insurance Database

The Motor Insurance Database (MID) has been developed by the Motor Insurers' Information Centre (MIIC) on behalf of the motor insurance industry to combat the problem of uninsured driving and the associated costs to insurers and, ultimately, all policyholders. The [MIIC website](#) has more information about the MID project.

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The Database is also used to trace insurers in response to enquiries made under the Fourth EU Motor Insurance Directive. This Directive gives EU citizens the right to know the identity of a liable insurer in the event of an accident in a Member State other than the victim's own. More information is available on the MIIC website.

As a result of this Directive, since 19 January 2003 all policyholders with "fleet" or "motor trade" policies have been required by law to provide up-to-date details of the vehicles covered by their insurance, to populate the MID. Some insurers require this to be done by submission of data via this website. This site allows authorised insurers, delegated authorities, fleet

MID Phase II

Connect As **Policyholder** **Insurer / DA**

Change Password
Your password has expired

Current Password

New Password

Confirm New Password

Cancel **Submit**

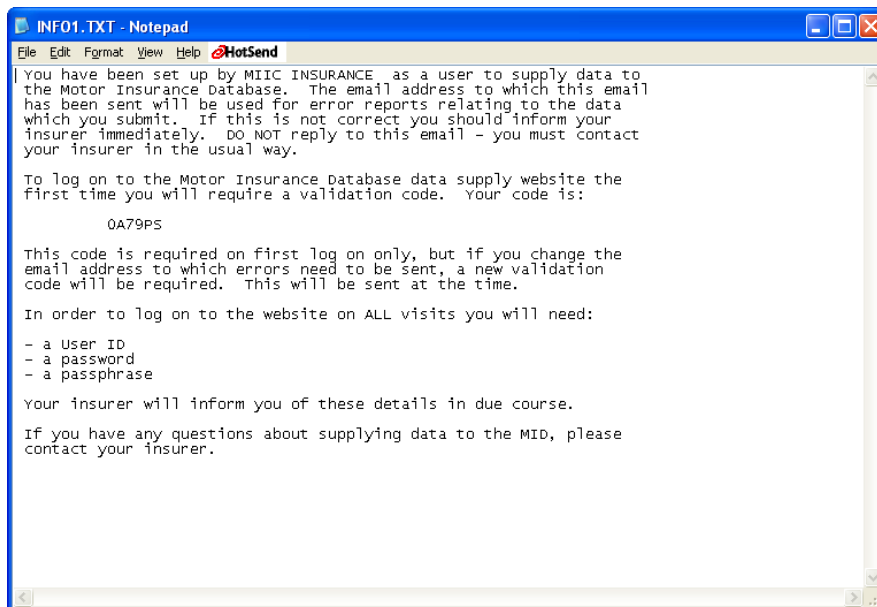
Done Internet

Start MIDFLEET: Logon Error... Policyholder_guide_inter... 08:50

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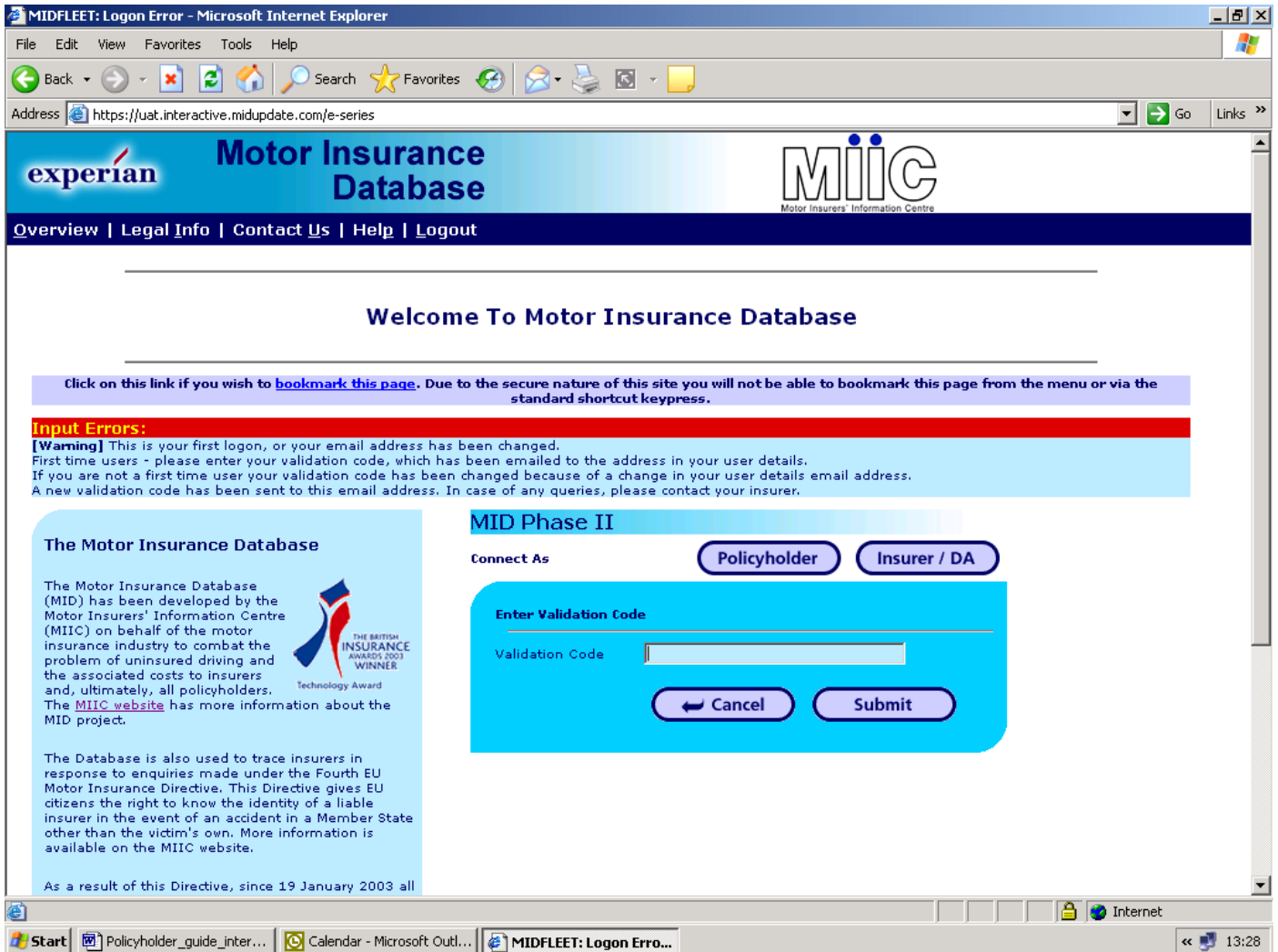
On first log-on a message will appear as in the screenshot, asking the user to enter the validation code that was received by e-mail.

The code required will have been received as an attachment to an e-mail from “MIDCONTROL”, as shown below. If policyholders do not receive the key before they are told to begin inputting data, they should contact their insurer.



Note that this code may be received some time before a user is actually able to access the MID, since vehicle data can only be submitted once the policy has been supplied by the insurer. Receipt of the code does not mean the policy has been supplied. It cannot be used until the insurer has notified the policyholder that everything is in place to allow for the submission of data. If the code is lost, a new code may be issued by the insurer on request.

This procedure need only be followed on first log-on, or when the e-mail address in the user details is changed. In the case of a change in the e-mail address, the process must be repeated with a new code which will be issued automatically.



MIDFLEET: Logon Error - Microsoft Internet Explorer

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Input Errors:
[Warning] This is your first logon, or your email address has been changed.
 First time users - please enter your validation code, which has been emailed to the address in your user details.
 If you are not a first time user your validation code has been changed because of a change in your user details email address.
 A new validation code has been sent to this email address. In case of any queries, please contact your insurer.

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As a result of this Directive, since 19 January 2003 all

MID Phase II

Connect As **Policyholder** **Insurer / DA**

Enter Validation Code

Validation Code

Start | Policyholder_guide_inter... | Calendar - Microsoft Outl... | MIDFLEET: Logon Ero... | 13:28

3.4 The Bulletin Board

The Bulletin Board is accessed automatically once log-on is complete. It provides users with useful information, such as new functions, any changes to existing functions, and forthcoming planned maintenance which may affect the availability of MID Update.

This page is presented every time there are new messages. Once a message has been read the user can tick a box to stop the message being shown again. If there are no messages, or the user has ticked them all to show they have been read, the page will not appear.

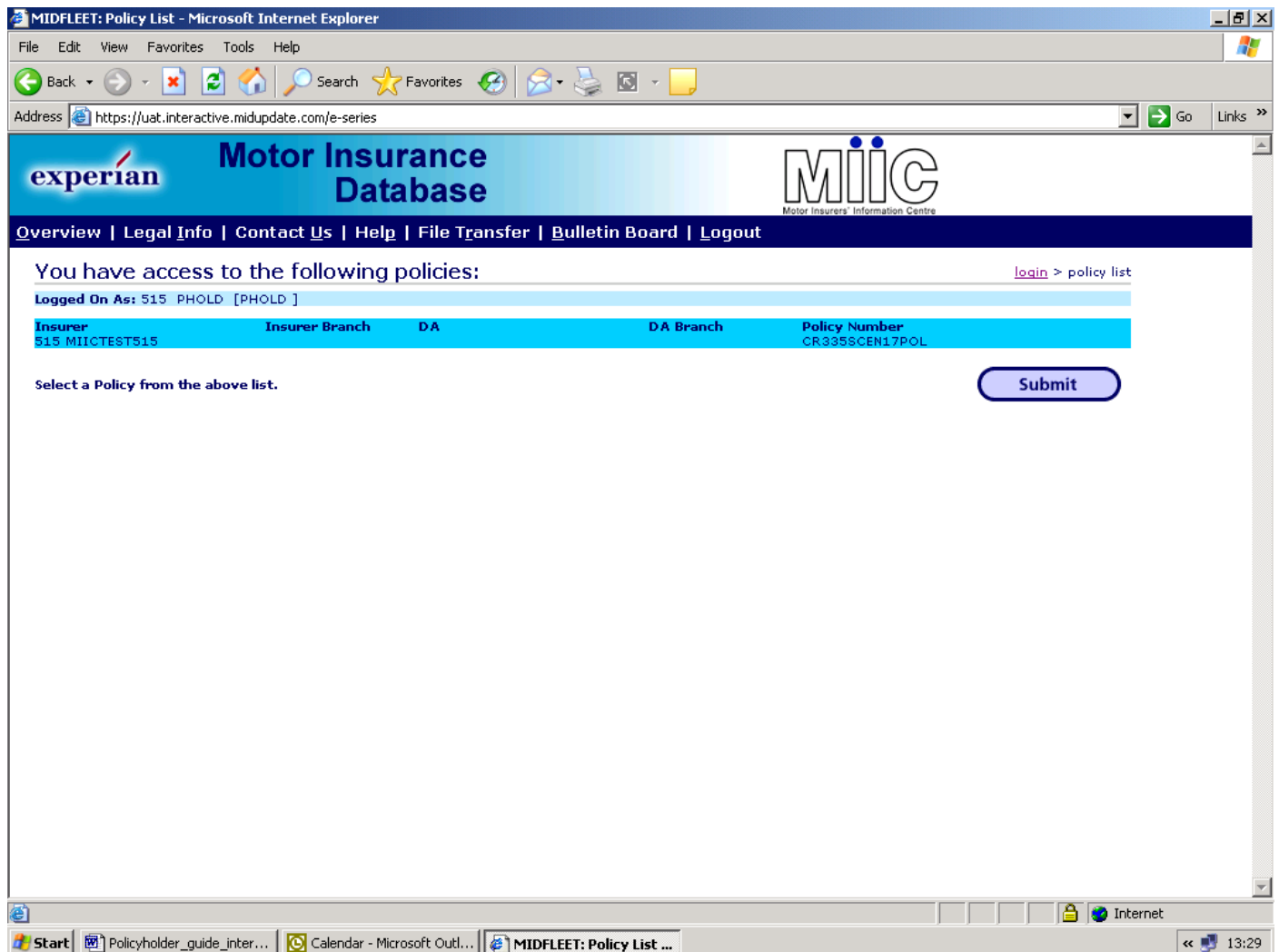
Some messages may require the user to link to another website (e.g. [link to be added](#)) for further information. It will be possible to access these sites and return to the main website without logging on again, as long as the second website visit is for a short period as the secure site may time out.

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If a user wishes to re-read a message after he has ticked it, this will be possible by clicking the “Show all messages” option on the page. It will also be possible to access the notice board by selecting the “Notice board” option on the menu bar. Note, however, that most messages will appear for a limited time, so once they have expired they cannot be re-read.

3.5 Policy details

Once any Bulletin Board messages have been read, the policy details are presented. Where a policyholder has a single policy, they will be taken straight to that policy. However, where a policyholder has more than one policy with the same insurer, they will need to select the appropriate policy from a list presented (see screenshot below).



MIDFLEET: Policy List - Microsoft Internet Explorer

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You have access to the following policies: [login > policy list](#)

Logged On As: 515 PHOLD [PHOLD]

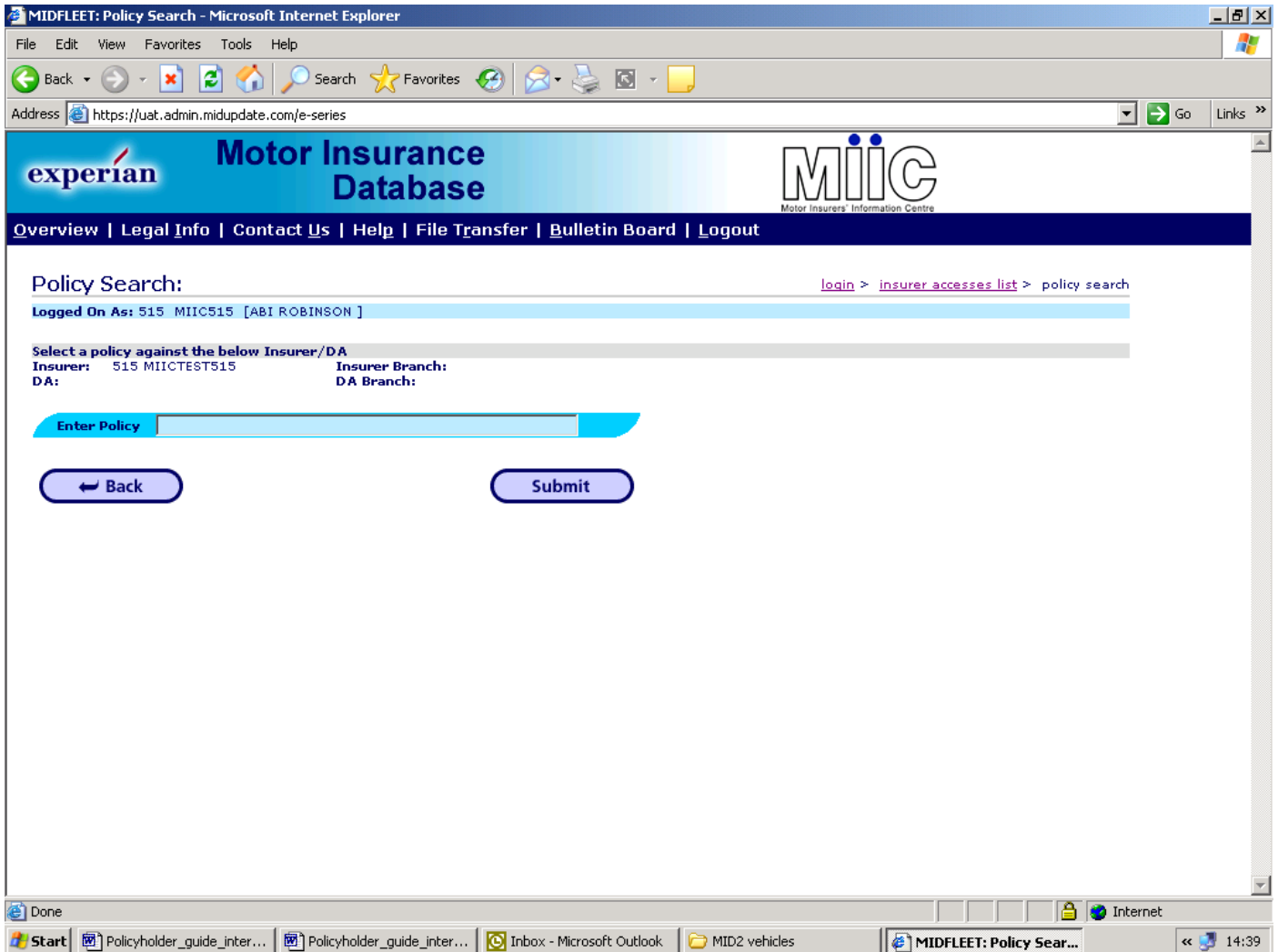
Insurer	Insurer Branch	DA	DA Branch	Policy Number
515 MIICTEST515				CR335SCEN17POL

Select a Policy from the above list.

Start | Policyholder_guide_inter... | Calendar - Microsoft Outl... | MIDFLEET: Policy List ... | 13:29

Policyholder agents who have access to multiple policies may need to enter the policy number required (see screenshot overleaf).

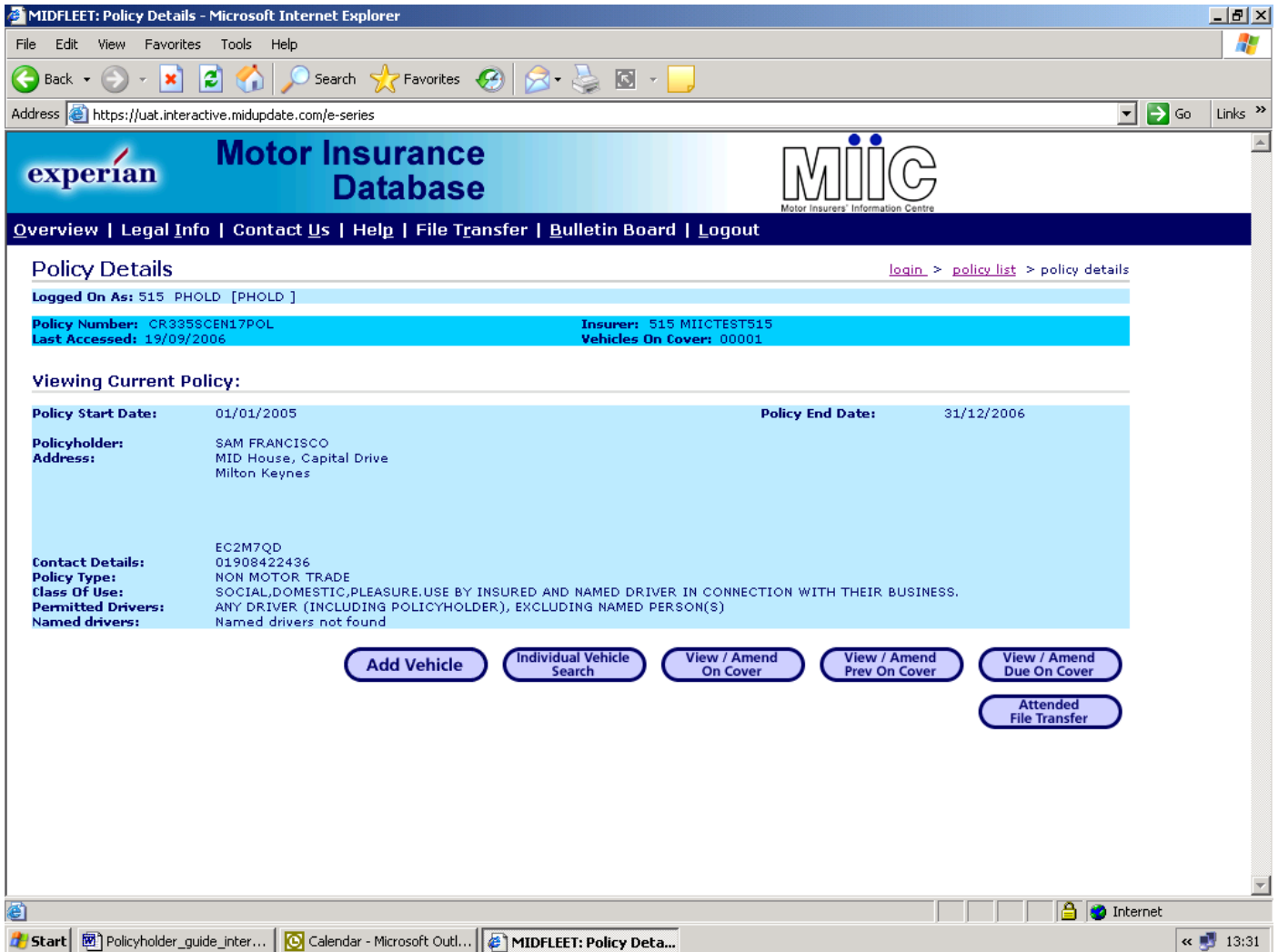
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The policyholder/agent will then be presented with the details of the policy entered and asked to select the function he would like to perform. The following fields will be system generated, and visible on the interactive screen (see overleaf):

- Policy level details, comprising policyholder name and address, policyholder contact details, policy number, motor trade indicator, class of use, permitted and named drivers.
- Policy dates
- The date the policy was last accessed.
- Number of vehicles currently on cover under the policy.

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MIDFLEET: Policy Details - Microsoft Internet Explorer

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Policy Details [login](#) > [policy list](#) > [policy details](#)

Logged On As: 515 PHOLD [PHOLD]

Policy Number: CR335SCEN17POL **Insurer:** 515 MIICTEST515
Last Accessed: 19/09/2006 **Vehicles On Cover:** 00001

Viewing Current Policy:

Policy Start Date: 01/01/2005 **Policy End Date:** 31/12/2006

Policyholder: SAM FRANCISCO
Address: MID House, Capital Drive
Milton Keynes

Contact Details: EC2M7QD
01908422436

Policy Type: NON MOTOR TRADE
Class Of Use: SOCIAL, DOMESTIC, PLEASURE. USE BY INSURED AND NAMED DRIVER IN CONNECTION WITH THEIR BUSINESS.
Permitted Drivers: ANY DRIVER (INCLUDING POLICYHOLDER), EXCLUDING NAMED PERSON(S)
Named drivers: Named drivers not found

[Add Vehicle](#) [Individual Vehicle Search](#) [View / Amend On Cover](#) [View / Amend Prev On Cover](#) [View / Amend Due On Cover](#) [Attended File Transfer](#)

Start | Policyholder_guide_inter... | Calendar - Microsoft Outl... | MIDFLEET: Policy Deta... | 13:31

3.6 Functions available

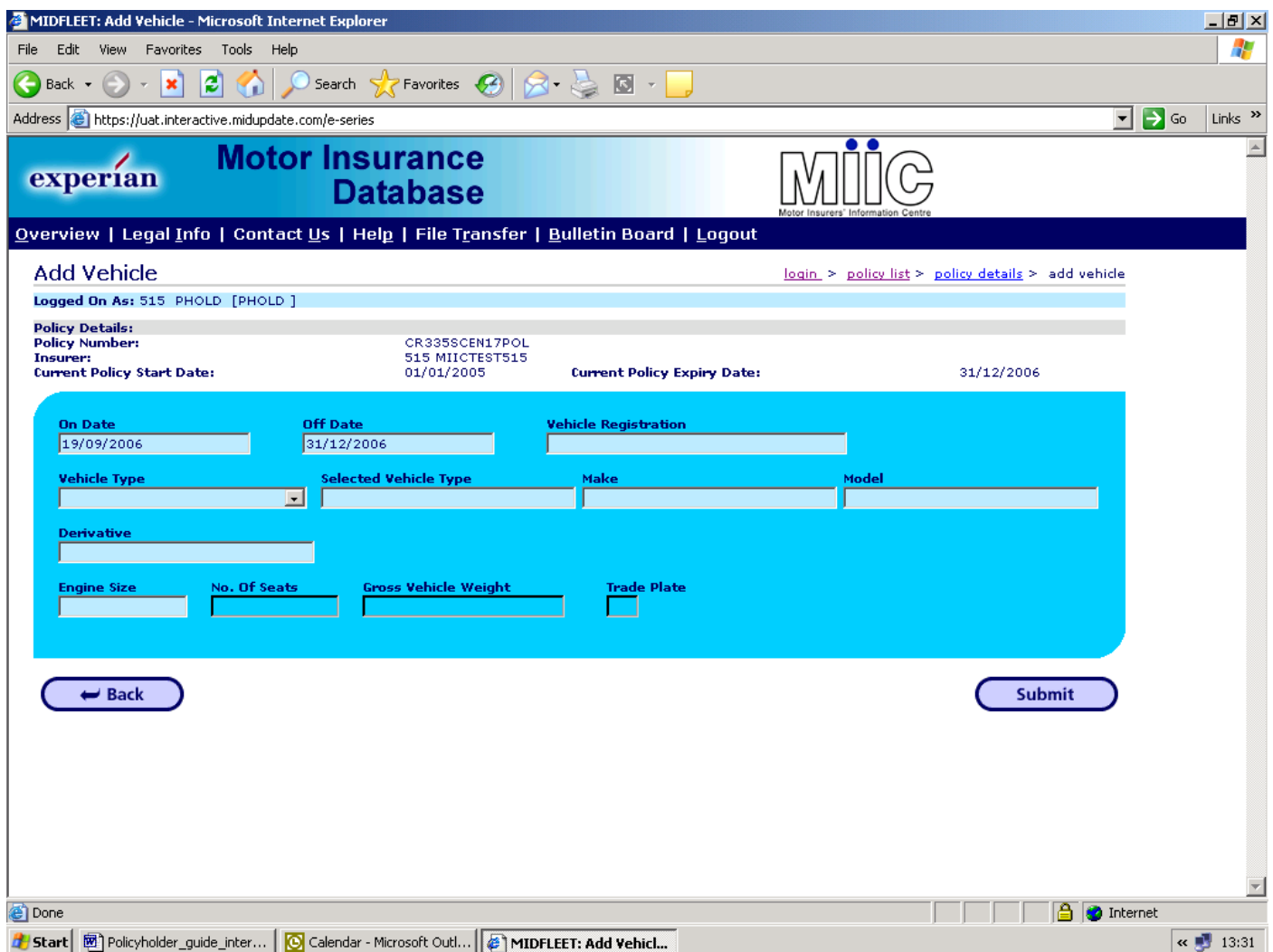
The policyholder, once logged in, can perform these functions:

- 1) add a vehicle to the schedule manually ("Add Vehicle")
- 2) locate a particular vehicle by entering the VRM and searching for it ("Individual Vehicle Search");
- 3) manually update vehicle details such as the date it is due to/has come off cover (via the Search or View/Amend functions)
- 4) simply view the vehicle schedule – current, past and future;
- 5) print the vehicle schedule (N.B. – not accessed from the above screen)
- 6) send a file to the MID to update the vehicle details ("File Transfer") This function is covered in the relevant MID Policyholder Guide.

These are detailed below.

3.7 Adding a Vehicle

When a policyholder adds a vehicle, the mandatory fields to be supplied are; VRM, Vehicle On-date and Vehicle Off-date. Records cannot be submitted until this data has been entered. The VRM must be entered without spaces, or an error message will be generated and the data will not be submitted. If lower case is used, this will be converted to upper case automatically.



The screenshot shows a web browser window titled "MIDFLEET: Add Vehicle - Microsoft Internet Explorer". The address bar shows the URL "https://uat.interactive.midupdate.com/e-series". The page header includes the "experian" logo, "Motor Insurance Database", and "Miic Motor Insurers' Information Centre". A navigation bar contains links: "Overview | Legal Info | Contact Us | Help | File Transfer | Bulletin Board | Logout".

The main content area is titled "Add Vehicle" and includes a breadcrumb trail: "login > policy list > policy details > add vehicle". Below this, it shows "Logged On As: 515 PHOLD [PHOLD]".

The "Policy Details" section displays the following information:

Policy Number:	CR335SCEN17POL
Insurer:	515 MIICTEST515
Current Policy Start Date:	01/01/2005
Current Policy Expiry Date:	31/12/2006

The "Add Vehicle" form contains the following fields:

- On Date: 19/09/2006
- Off Date: 31/12/2006
- Vehicle Registration: [Empty field]
- Vehicle Type: [Dropdown menu]
- Selected Vehicle Type: [Empty field]
- Make: [Empty field]
- Model: [Empty field]
- Derivative: [Empty field]
- Engine Size: [Empty field]
- No. Of Seats: [Empty field]
- Gross Vehicle Weight: [Empty field]
- Trade Plate: [Empty field]

At the bottom of the form, there are two buttons: "Back" and "Submit".

The Vehicle On-date will default to today's date, and the Vehicle Off-date will default to the policy Expiry Date, unless the policyholder specifies otherwise. The Vehicle On-date and Off-dates can be any date within the current policy period. The Vehicle Off-date cannot be prior to the Vehicle On-date.

The policyholder will not be permitted to enter dates outside these parameters. If this is required, they must contact their insurer. It is important that accurate data is maintained in accordance with the Data Protection Act and in order to avoid disputes in the event of a claim.

The Vehicle details are “preferred”, and comprise the following separate fields: Vehicle type (selected from a drop down list), Vehicle make, Vehicle model, Vehicle derivative, Vehicle engine size, Number of seats (for buses and coaches), and Gross vehicle weight (for goods vehicles).

The user must specify where a number relates to a trade plate by ticking the box provided, as well as selecting “Trade Plate” in the vehicle type. On the Interactive screen this box will default to No and need only be completed when it should be set to Yes.

Class of use, permitted driver and named driver information can only be entered by the insurer.

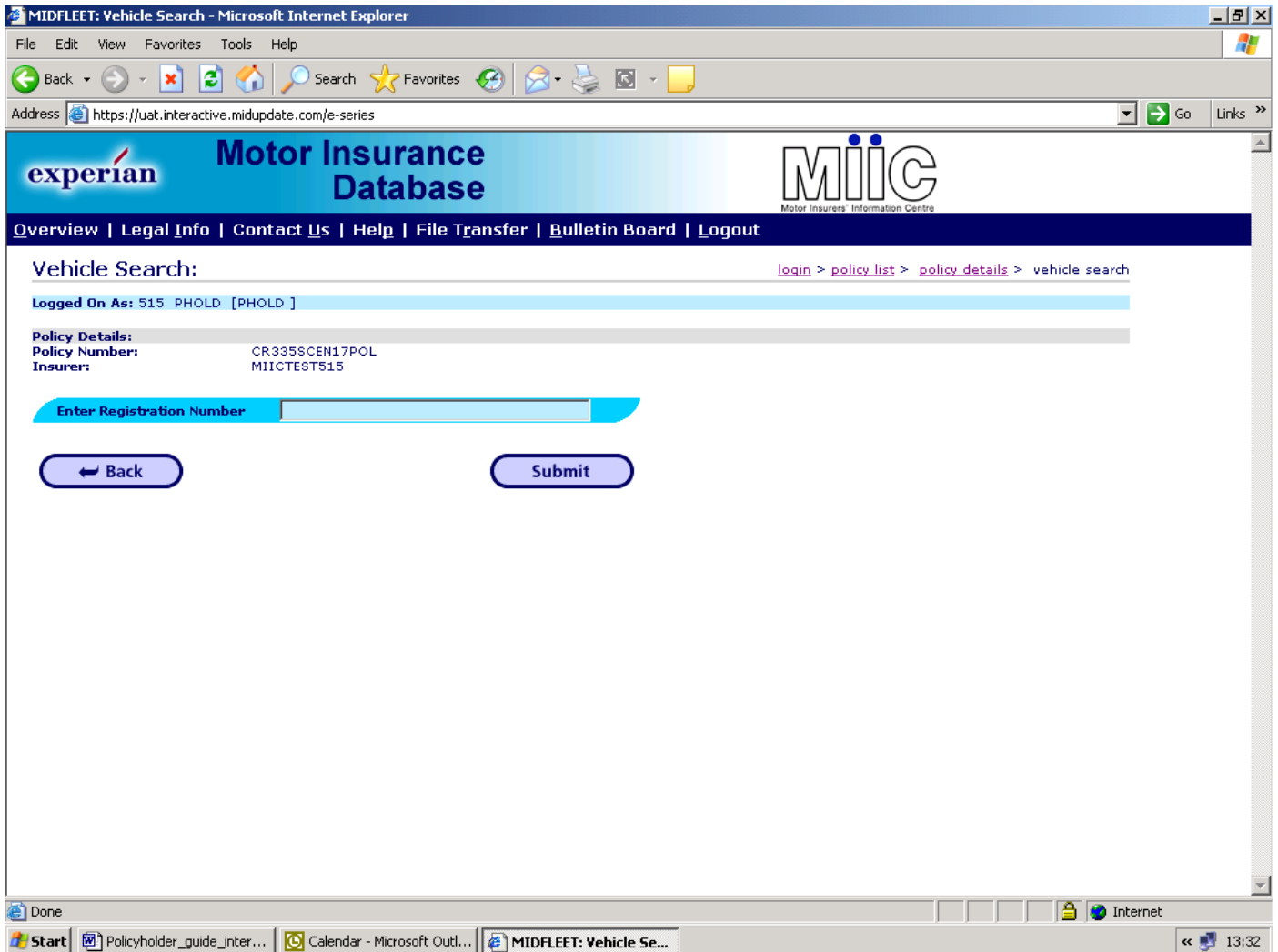
If your policy expires and renews on the same date with the same insurer and your vehicles are automatically roll over into the new policy period, please refer to Appendix A for an important notice on adding a new vehicle on the policy Expiry/Renewal Date.

3.8 Amending Vehicle Records

3.8.1 Changing vehicle specification details

The policyholder can locate a vehicle for amendment in two ways. They may scroll through the vehicle schedule (see 3.10), or they may enter a VRM in the relevant search function, shown below.

Policyholder Guide - Interactive Update



The screenshot shows a Microsoft Internet Explorer window titled "MIDFLEET: Vehicle Search". The address bar displays "https://uat.interactive.midupdate.com/e-series". The page header includes the "experian" logo, "Motor Insurance Database", and the "MIIC Motor Insurers' Information Centre" logo. A navigation bar contains links: Overview | Legal Info | Contact Us | Help | File Transfer | Bulletin Board | Logout.

The main content area is titled "Vehicle Search:" and includes a breadcrumb trail: [login](#) > [policy list](#) > [policy details](#) > [vehicle search](#). Below this, it shows "Logged On As: 515 PHOLD [PHOLD]".

The "Policy Details:" section displays:

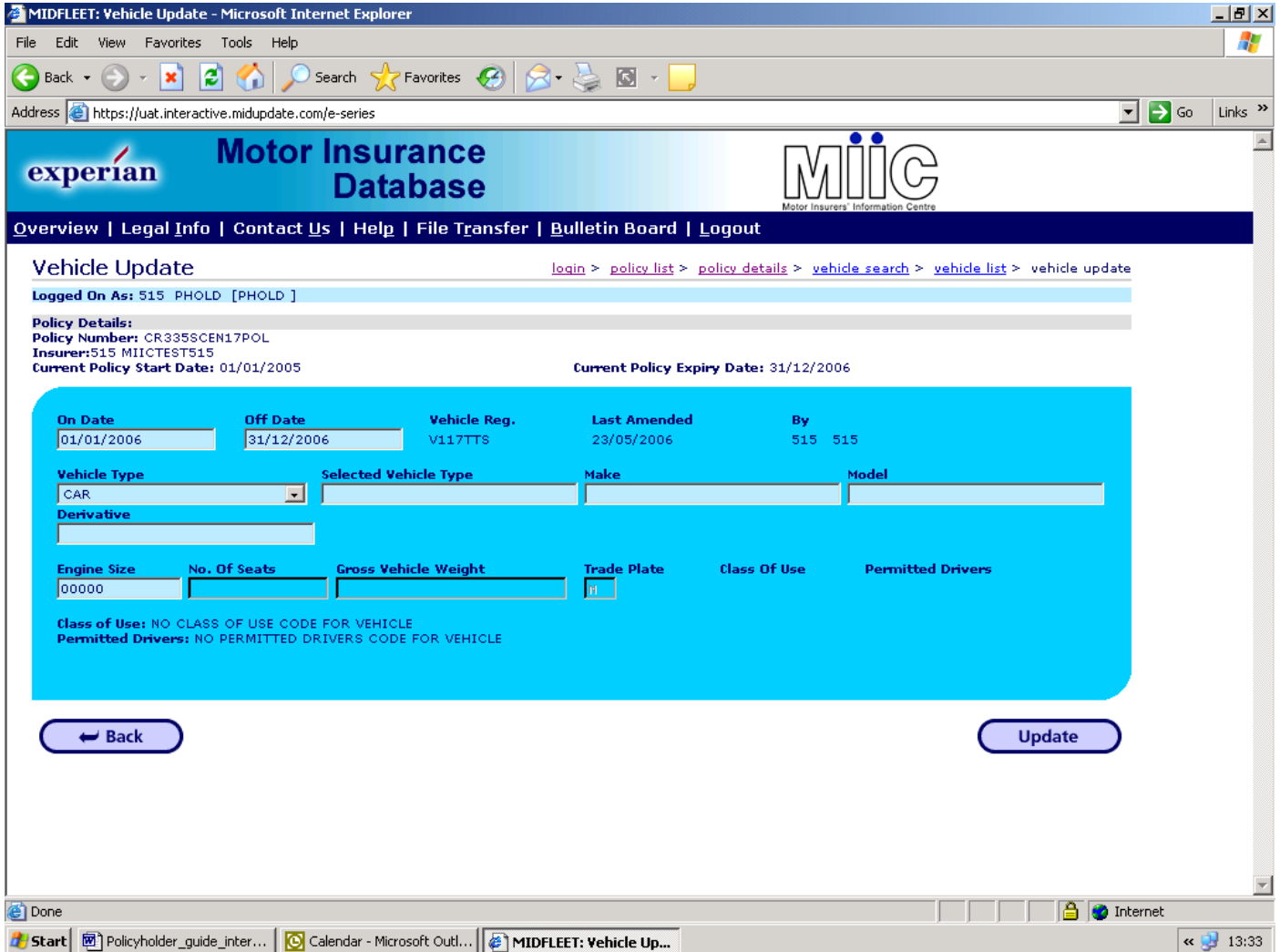
Policy Number:	CR3358CEN17POL
Insurer:	MIICTEST515

Below the policy details is a form labeled "Enter Registration Number" with a text input field and two buttons: "Back" and "Submit".

The Windows taskbar at the bottom shows the Start button, several open applications (Policyholder_guide_inter..., Calendar - Microsoft Out..., MIDFLEET: Vehicle Se...), and the system clock showing 13:32.

Once located, the Vehicle Update screen will appear. If a vehicle has been on cover on more than one occasion during the life of the policy (e.g. a hire car which is hired out twice), a list of the occurrences will be presented. Each entry will show the On-dates and Off-dates, so that the correct entry can be selected and then updated.

Policyholder Guide - Interactive Update



MIDFLEET: Vehicle Update - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://uat.interactive.midupdate.com/e-series> Go Links >>

experian Motor Insurance Database **MIIC** Motor Insurers' Information Centre

[Overview](#) | [Legal Info](#) | [Contact Us](#) | [Help](#) | [File Transfer](#) | [Bulletin Board](#) | [Logout](#)

Vehicle Update [login](#) > [policy list](#) > [policy details](#) > [vehicle search](#) > [vehicle list](#) > vehicle update

Logged On As: 515 PHOLD [PHOLD]

Policy Details:
Policy Number: CR335SCEN17POL
Insurer: 515 MIICTEST515
Current Policy Start Date: 01/01/2005 **Current Policy Expiry Date:** 31/12/2006

On Date	Off Date	Vehicle Reg.	Last Amended	By
01/01/2006	31/12/2006	V117TTS	23/05/2006	515 515

Vehicle Type Selected Vehicle Type Make Model

CAR

Derivative

Engine Size No. Of Seats Gross Vehicle Weight Trade Plate Class Of Use Permitted Drivers

00000

Class of Use: NO CLASS OF USE CODE FOR VEHICLE
Permitted Drivers: NO PERMITTED DRIVERS CODE FOR VEHICLE

[Back](#) [Update](#)

Done Internet

Start Policyholder_guide_inter... Calendar - Microsoft Outl... MIDFLEET: Vehicle Up... 13:33

The policyholder can amend the Vehicle On-date, the Vehicle Off-date, Vehicle type, Vehicle make, Vehicle model, Vehicle derivative, Vehicle engine Size, Number of seats, and Gross vehicle weight by selecting the appropriate VRM from the vehicle schedule, subject to the following constraints:

- The vehicle On-date must be before the Off-date
- The vehicle On-date and Off-dates must be within the current policy period.

The VRM cannot be amended. If the wrong VRM has been entered, the incorrect record must be deleted (see 3.9), and a new record created in its place.

Attended and Unattended File Transfer users should note that Amend records submitted by File Transfer operate differently – please see the relevant guide for details – the process above applies to Interactive update only.

Policyholder Guide - Interactive Update

If your policy expires and renews on the same date with the same insurer and your vehicles are automatically roll over into the new policy period, please refer to Appendix A for an important notice on adding a new vehicle on the policy Expiry/Renewal Date.

3.8.2 Cherished plates

A different process must be followed where a cherished plate is transferred from one vehicle to another, as follows:

First, the old vehicle VRM must be taken Off cover ". The policyholder must select the vehicle record for Update, and change the Off-date to the last day on which the plate applied to that vehicle.

Then a new vehicle record must be created for the registration number in question by using the "Add" function. The On-date will be the first date the plate applied to that vehicle, and the Off-date will be the expiry date of the policy (assuming the plate will be retained throughout that period).

In this case "Update" is not appropriate for changing the vehicle details. Using an Update would change the vehicle details associated with the plate for the whole period of the record, effectively deleting the old vehicle details.

When the vehicle schedule is viewed, the VRM will appear once for each vehicle (with the "old" vehicle now appearing in the "Previously on cover" schedule).

If your policy expires and renews on the same date with the same insurer and your vehicles are automatically roll over into the new policy period, please refer to Appendix A for an important notice on adding a new vehicle on the policy Expiry/Renewal Date.

3.8.3 Repeat occurrences of a vehicle

The Update function should not be used when a vehicle is being added to a policy for a second (third, fourth ...) time. The Add Vehicle function must be used to indicate a further occurrence of a vehicle, or the original record will itself be amended.

3.8.4 Single Day Additions

Where the vehicle is changed to appear on cover for less than 24 hours i.e. the Vehicle On Date and Vehicle Off Date are the same, this is considered a Single Day Addition, and a special function applies. This is because vehicle records are deleted using a very similar process. Policyholders must be careful to use the correct function.

If the policyholder changes the Off-date to be the same as the On-date they will see a "pop-up" box asking if the change is required to create a "Single Day Addition", or to delete the record. In the event that the change was an error, the policyholder can select "Cancel Action". This validation is required to distinguish

Policyholder Guide - Interactive Update

between a vehicle that has been covered under the policy for less than 24 hours, and a vehicle that is being deleted, after having been added to the policy in error. The policyholder will select "Single Day Addition". Please refer to section 3.9 for information on deleting a vehicle.

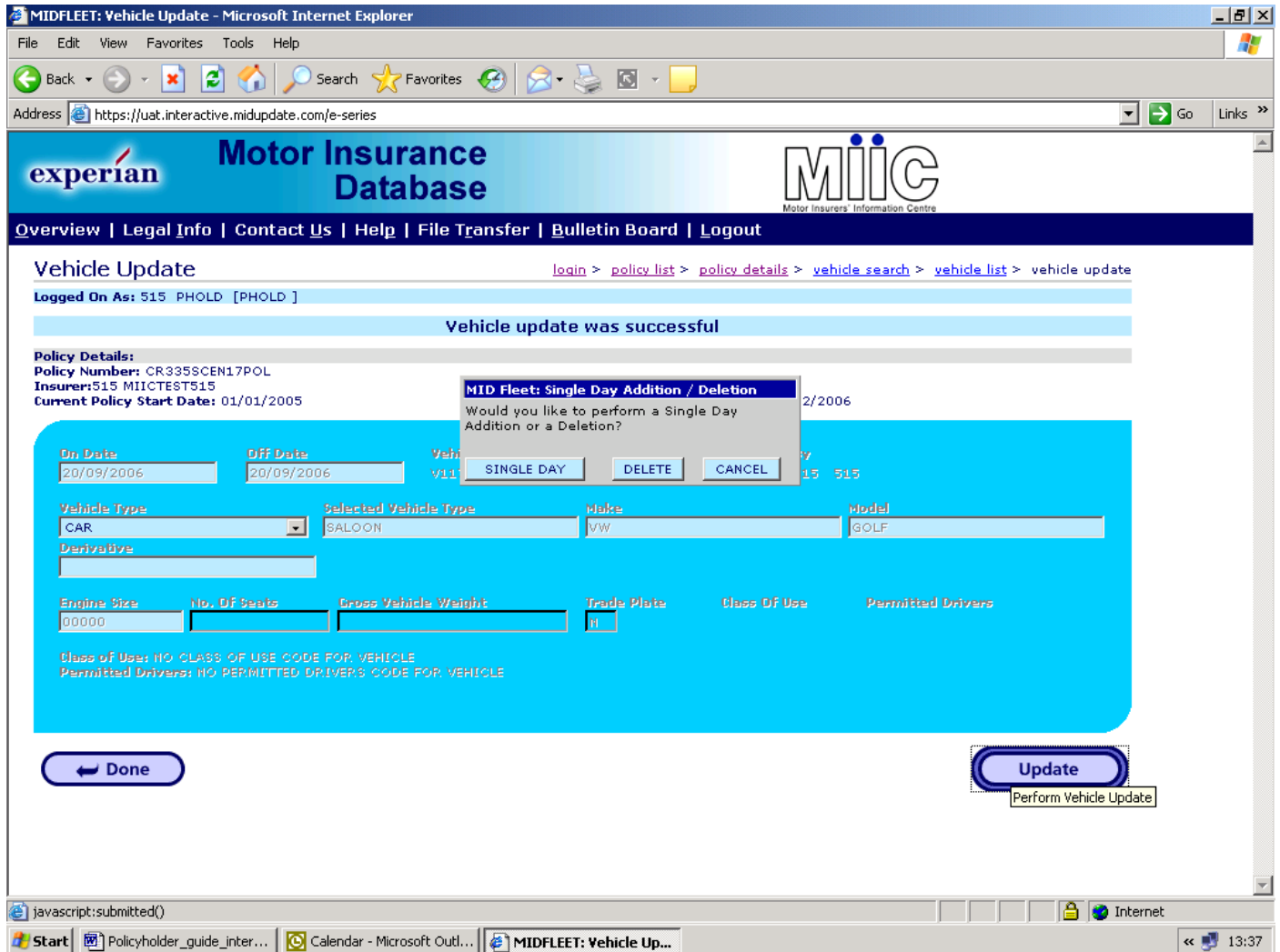
When a vehicle is added as a Single Day Addition using "Add Vehicle", the record will be added in the usual way, since an addition cannot be mistaken for a deletion.

If your policy expires and renews on the same date with the same insurer and your vehicles are automatically roll over into the new policy period, please refer to Appendix A for an important notice on adding a Single Day Addition.

3.9 Deleting a Vehicle

It will be possible to delete a vehicle that has been added to the policy in error. **However, it should be noted that a "Deletion" should only be carried out when the vehicle should not have appeared on the policy in the first place, not when it is removed from cover.** Policyholders wishing to indicate that a vehicle is no longer on cover must re-set the Off-date to the last date of cover, as explained below. Deletions will be tracked and audited by the MIB and insurers.

To delete a record, the policyholder must select the vehicle to be deleted from the schedule for Update. The date in the Vehicle Off-Date field should then be set to the same as the On-date. When this is done the policyholder will be asked if he wishes to delete the vehicle or change it to a Single Day Addition (see section 3.8.4). The policyholder should select "Delete" in this case.



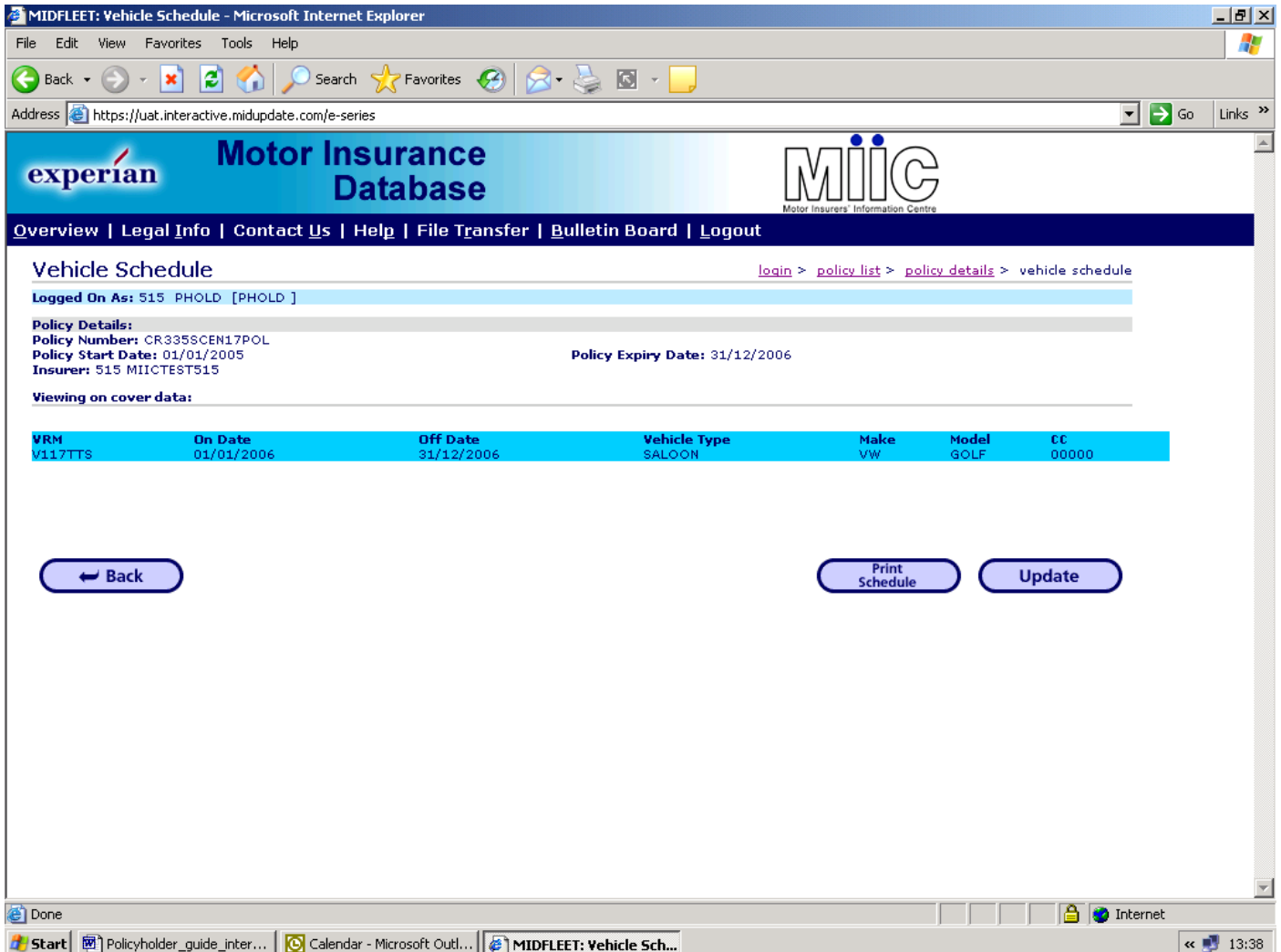
If the On-date is changed, and the On-date and Off-dates are set to the same date, the policyholder will be asked if they wish to delete or set a Single-day addition. To perform a deletion, the On-date must remain the same, so if the policyholder selects Delete, the dates will automatically be corrected to be the same as the On-date of the original record

3.10 Enquiry/view schedule

Any policyholder who submits vehicle data direct to the MID can view the entire vehicle schedule (list of vehicles on cover, or now off cover) and associated information. The following screens will be available:

- All vehicles currently on cover
- All vehicles that were previously on cover but came off cover before the enquiry date
- All vehicles due to come on cover at a future date relative to the enquiry date

Policyholder Guide - Interactive Update



The screenshot shows a web browser window titled "MIDFLEET: Vehicle Schedule - Microsoft Internet Explorer". The address bar shows the URL "https://uat.interactive.midupdate.com/e-series". The page header includes the "experian" logo, "Motor Insurance Database", and the "MIIC" logo (Motor Insurers' Information Centre). A navigation bar contains links: Overview | Legal Info | Contact Us | Help | File Transfer | Bulletin Board | Logout.

The main content area is titled "Vehicle Schedule" and includes a breadcrumb trail: [login](#) > [policy list](#) > [policy details](#) > [vehicle schedule](#). Below this, it shows "Logged On As: 515 PHOLD [PHOLD]".

Policy Details:
Policy Number: CR335SCEN17POL
Policy Start Date: 01/01/2005
Insurer: 515 MIICTEST515
Policy Expiry Date: 31/12/2006

Viewing on cover data:

VRM	On Date	Off Date	Vehicle Type	Make	Model	CC
V117TTS	01/01/2006	31/12/2006	SALOON	VW	GOLF	00000

At the bottom of the page, there are three buttons: "Back", "Print Schedule", and "Update".

The number of vehicles displayed will be limited to 50, but a further enquiry may be made by selecting the "More" hyperlink to display the remainder in 50 vehicle batches. The vehicles will be displayed in the order of their On-dates, with the earliest On-date first. If more than one vehicle has the same On-date, they will then be sorted by Off-date (again, earliest first).

Comparable screens exist for vehicles, which were previously on cover and vehicles due to come on cover. For vehicles in the future, all details can be amended.

Policyholders will have the ability to view historic policies for an unlimited period, whether those policies have expired, been cancelled or lapsed. This is subject to the insurer concerned maintaining the policyholder access.

3.11 Print schedule

The list of vehicles displayed in past, present or future can be printed at no charge. To access this function, the policyholder should click on "Print Schedule" on the vehicle schedule screen shown above.

Vehicle Schedule Report: On cover vehicles

Printed By: 515 PHOLD [PHOLD] Printed When: 19/09/2006

Warning: You must ensure that your local printer is set to Landscape format when the printer options box is presented

Policy Details:
 Policy Number: CR335SCEN17POL
 Insurer: 515 MIICTEST515
 Start Date: 01/01/2005 End Date: 31/12/2006

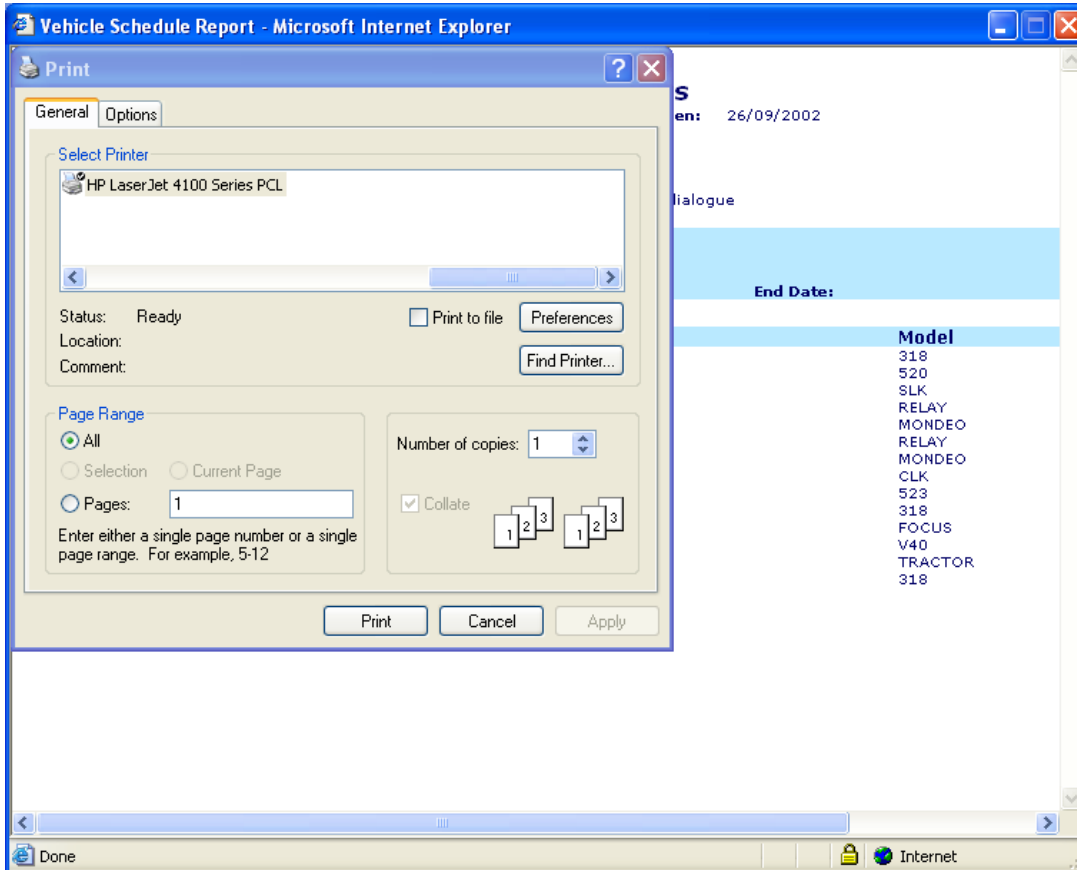
Veh. Reg.	On Date	Off Date	Vehicle Type	Make	Model	Derivative	CC	GVW	Seats	TP
V117TTS	01/01/2006	31/12/2006	SALOON	VW	GOLF		0	00000	0	N

Taskbar: javascript:printSched() | Start | Policyholder_guide_inter... | Calendar - Microsoft Out... | MIDFLEET: Vehicle Sched... | https://uat.interactiv... | 13:40

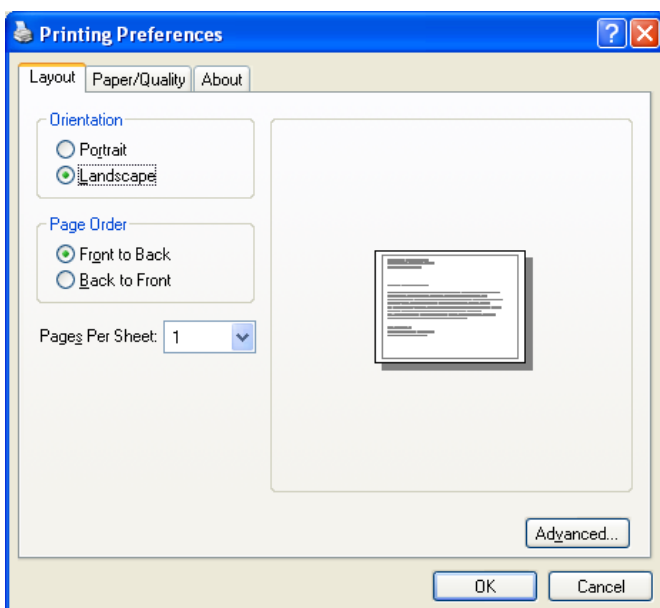
As with display, only 50 vehicles at a time can be printed, so the print function must be carried out, then “More” selected, Print, and so on.

In order to accommodate all the vehicle details, landscape format must be selected during the print process. The process for doing this may vary depending on your local printer, but these screen shots illustrate a typical procedure when Print is selected.

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The following screen is presented, having chosen “preferences” above.



Select the landscape option, and press OK. This takes you back to the Print screen above. Select the Apply option, which will now be available. Finally press the print option.

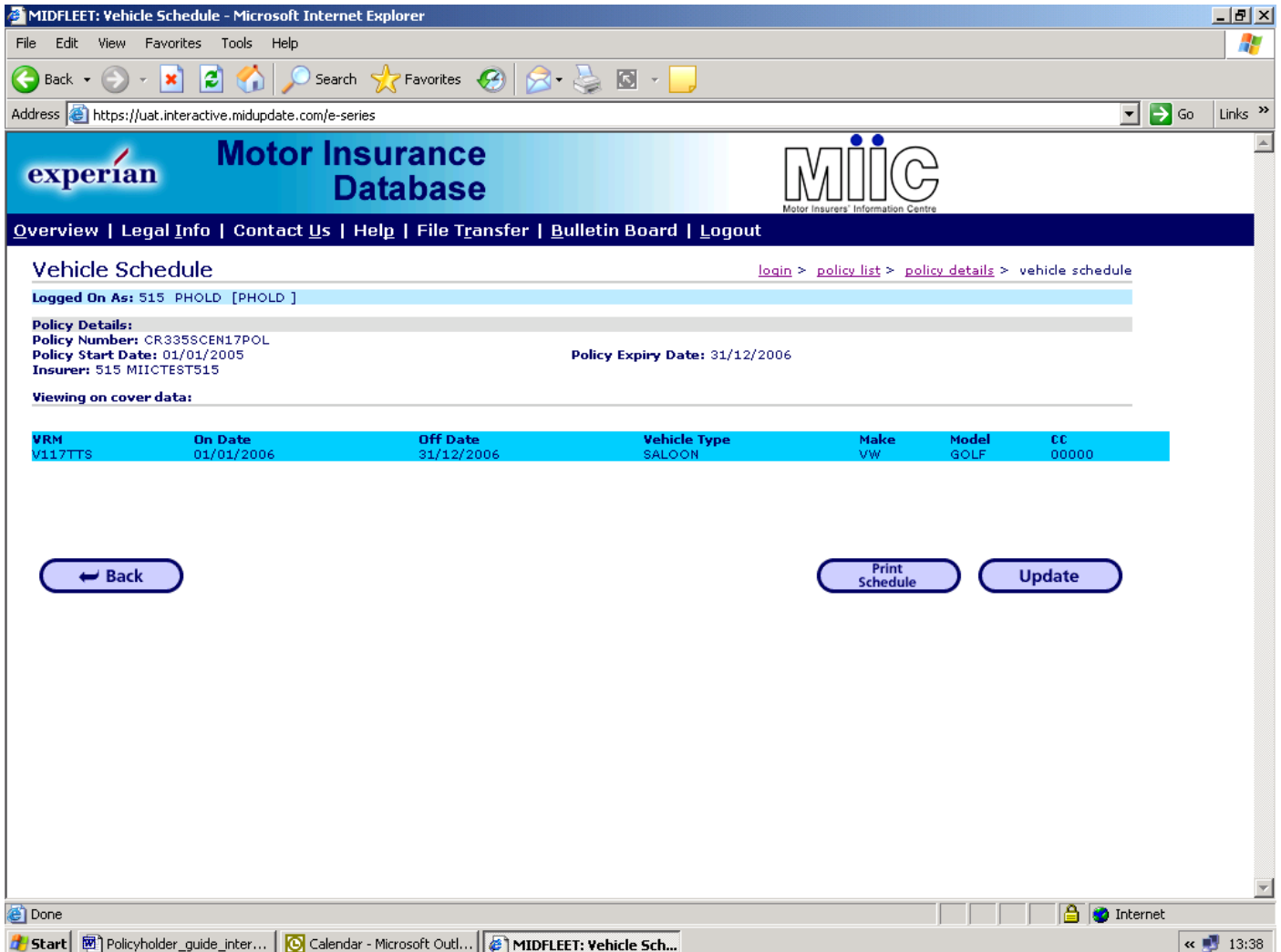
3.12 Navigation between the functions

Users have two means of moving between the pages – the oval buttons on each page and the hyperlinks in the navigation bar at the top right of the screen. When an action such as a vehicle Update has been completed the policyholder should use “Done” to return to the screen from which that vehicle’s details were accessed. On other pages the previous screen can be reached by using the Back Button **at the bottom left of the page**.

At no time should the Back button on the Browser toolbar at the top left of the page be used. This has been disabled to ensure that data is not inadvertently re-sent. Use of this button will automatically return the user to the log-in screen.

If a user wishes to return to a screen which was previously visited, but which was not the last page, the navigation bar is the most efficient mechanism. The navigation bar is the list of screens below the MIB logo. For example – assume the user is currently viewing the vehicle schedule for a policy but wishes to select a new policy for update, the user with more than one policy can click on “Policy list” to return to that screen from the navigation bar (see screen below).

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MIDFLEET: Vehicle Schedule - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <https://uat.interactive.midupdate.com/e-series>

Motor Insurance Database **MIIC**
Motor Insurers' Information Centre

[Overview](#) | [Legal Info](#) | [Contact Us](#) | [Help](#) | [File Transfer](#) | [Bulletin Board](#) | [Logout](#)

Vehicle Schedule [login](#) > [policy list](#) > [policy details](#) > [vehicle schedule](#)

Logged On As: 515 PHOLD [PHOLD]

Policy Details:
Policy Number: CR335SCEN17POL
Policy Start Date: 01/01/2005
Insurer: 515 MIICTEST515
Policy Expiry Date: 31/12/2006

Viewing on cover data:

VRM	On Date	Off Date	Vehicle Type	Make	Model	CC
V117TTS	01/01/2006	31/12/2006	SALOON	VW	GOLF	00000

[Back](#) [Print Schedule](#) [Update](#)

Done Start Policyholder_guide_inter... Calendar - Microsoft Outl... MIDFLEET: Vehicle Sch... 13:38

If a policyholder has policies with more than one insurer, and is permitted to use the website for both of these, there is no navigation available between those policies. Each insurer will issue a separate User ID, and the policyholder must log out and then log in with the other user details.

3.13 Error Handling

It will not be possible to enter VRMs with an incorrect format, or set invalid dates. However, it should be noted that if the VRM is incorrect for that particular vehicle, but is in a valid format, then the VRM **will** be accepted and loaded to the MID. Any error messages will be sent to the policyholder once the VRM itself has been validated.

The table below details VRM warnings, which are returned to the policyholder using interactive update. These will be received by e-mail. In addition, error and warning messages may be displayed to the interactive user during update.

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These Warnings (marked “W”) do not result in rejection of the record. However, where policyholders receive these warnings it is essential they investigate whether the VRM has been entered correctly. If the record is correct then the VRM or record submitted may need further investigation.

Warning	Description
W001	Vehicle Registration Mark not found
W015	Vehicle Registration Mark not found but trade plate indicator set
W022	Vehicle Registration Mark shown as scrapped

W001 means that no such VRM has been found on Car Data Check (see 2.4.1) – this may mean that the VRM has been incorrectly entered.

W015 is generated where a trade plate has been submitted. This is because every record is validated but those flagged, as trade plates cannot be validated as actually being genuine trade plates. Policyholders must ensure that such records really do relate to trade plates. Section 6 contains a list of valid trade plate formats.

W022 means that the DVLA has been notified that the vehicle concerned has been declared unfit for use (Insurance Category A or B total loss) If the VRM is correct in such cases this may indicate a “ringer” (a vehicle with a false identity) or, worse, a dangerous vehicle.

If the VRM is correct and the vehicle is not scrapped, the policyholder should contact Car Data Check on 0870 5275 145 to check their record.

Policyholders may also receive warnings relating to new vehicles, passed on by insurers after a delay (see 2.4.1).

W028	VRM shown as scrapped, delayed check sent by policyholder
W030	VRM not found, delayed check sent by policyholder

These meanings are the same as those above, but relate to vehicles registered during the current registration period (eg. from August 2003 to February 2004, this will cover vehicles with the format AA53AAA,) with a transition period of six weeks at the end of each period (e.g. checks on the format AA53AAA are also delayed between 1 March and 11 April 2004).

These warnings will be received as CSV files which can be opened into an Excel spreadsheet application. An example is shown below.

The following example illustrates the data from a results file which will be received by the policyholder if the record submitted has a warning message to be generated (the warning indicates that the VRM has not been found but that the Trade Plate Indicator has been set).

```
X,POL123456789,,,R123ABC,20020701,,EXP12345,V,W015,,,,,,,,,,,,,,,,,,,,,
```

The various data entries have the meanings given below:

Field Description	Value
Record Type	X (= response)
Policy Number	POL123456789
Party Policy Control Count Sent	(Not relevant for vehicle records)
Party Policy Control Count Expected	(Not relevant for vehicle records)
Vehicle Registration Mark	R123ABC
File Production Date	20020701
Quoteback	
Experian Reject Reference	EXP12345
Error Level	V (= vehicle record)
Error Code	W015
Error Code	Repeats 19 more times

Policyholders may wish to create a template for themselves with column headings, to help interpret these messages.

3.14 Simultaneous updates, breaks in submitting data and unavailable links

The system will allow multiple users access to the same vehicle schedule simultaneously. An appropriate message will be displayed to the users to indicate that the vehicle schedule is currently also in use by another user.

As amendments and additions are made, each record is submitted to the MID once complete, and the data is added to the MID immediately. A message will confirm that the data has been submitted. In the event of a breakdown in the Internet connection the user will lose any update, which has been entered but not yet submitted (a maximum of one vehicle record).

Where the website is unavailable, a message will be displayed to indicate this, and updated with any information concerning when the website will be available again.

4. Help

Policyholders requiring further assistance should refer to their insurers. There are also a number of detailed technical Questions and Answers in the “Help” section of the MIDUpdate website, which should assist in common trouble-shooting.

5. Glossary of Terms

Term	Definition
Add	The process of adding a vehicle to a policy
Agent	A (natural or legal) person acting on behalf of a policyholder to submit data, whether direct to the MID or to the insurer. Agents may have access to multiple policies for vehicle updating purposes only.
Amend	The process of amending vehicle details on a Policy <u>OR</u> amending policy details
Broker	A specialist who represents buyers of insurance and who deals with either agents or companies in arranging for the coverage required by the customer.
Cancel	In relation to a policy, a termination of cover prior to the policy end date. This may be initiated by the insurer or the policyholder, but the function can only be undertaken by an insurer. (NB: <u>vehicles</u> cannot be cancelled. They are either removed from/taken off cover or deleted (because they should never have been on cover).)
Comma separated values (CSV)	A common data exchange format for records within a file which encodes all fields as ASCII characters, and separates each field with commas. Fields may sometimes be enclosed in quote marks - the MID standard is not to use quote marks. Each record within a CSV file is terminated by a Carriage Return/Line Feed character pair.
Delete	The process of removing a vehicle from a Policy schedule when it should never have been included (cf. "Remove from cover"). This results in the vehicle not appearing on further enquiries.
File Transfer	A method for transferring MID data over the Internet. Files transferred using File Transfer may be formatted in a number of ways, such as CSV. File Transfer may be either attended or unattended - "attended" File Transfer is invoked from within a logged-in Web session; "unattended" File Transfer operates with automatic log-in from a computer, without human intervention.
Insurer	The party to the insurance contract who promises to pay losses or benefits. In the context of this document this refers to the person or department with whom they have contact relevant to the MID.
Interactive	In relation to an update of the vehicle schedule, the process which allows the user to amend the schedule by manually adding to and changing it via a "form" on the website (cf. File Transfer).
Lapse	In relation to a policy, a record that is submitted to the MID to cancel a policy that was not in fact renewed (used where policies are notified as due to be renewed, but the policyholder does not take up the renewal).

Term	Definition
Mandatory	In relation to a MID data record, a data item which is compulsory and must be completed for the record to pass validation and be loaded. These items are required by law.
MID	A database containing information relating to the insurance of vehicles in the UK.
Off Cover	Describes the status of a vehicle when there is no insurance cover in force
Off Date	The date on a vehicle acquires a status of "Off Cover"
On Cover	Describes the status of a vehicle associated with a Policy for which insurance cover is in force
On Date	The date on which a vehicle acquires a status of "on cover"
Optional	In relation to a record, a data item which is not compulsory, but can be supplied if the policyholder so desires
Policyholder	An entity paying a premium to an insurance company in exchange for the insurance protection provided by a Policy
Preferred	In relation to a record, a data item which is not compulsory, but is consider of such importance to the MID's goals that it should be provided if possible. Such fields may become mandatory in the future and insurers have been advised to take steps to collect the necessary data if they do not currently do so.
Record	A collection of data items related to a single vehicle or policy on or transferred between the MID and its users
Remove from cover	The process of taking a vehicle off cover. This results in the vehicle appearing on the schedule as off-cover from the relevant date (cf. "Delete").
Session	A continuous series of transactions initiated and carried out by a Policyholder.
User	A person (for the purposes of this document, a policyholder) accessing a system.
View	The process of viewing the vehicles on a policy



Together We Can Beat
Uninsured Driving

Policyholder Guide - Interactive Update

6. Acceptable Registration Mark Formats

GB	NI ^{34,45}
A9AAA	A9AAA
A99AAA	A99AAA
A999AAA	A999AAA
A9	A9
A99	A99
A999	A999
A9999	A9999
AA9	AA9
AA99	AA99
AA999	AA999
AA9999	AA9999
AAA9	AAA9
AAA99	AAA99
AAA999	AAA999
AAA9999	AAA9999
AAA9A	AAA9A
AAA99A	AAA99A
AAA999A	AAA999A
9A	9A
9AA	9AA
9AAA	9AAA
99A	99A
99AA	99AA
99AAA	99AAA
999A	999A
999AA	999AA
999AAA	999AAA
9999A	9999A
9999AA	9999AA
AA99AAA ^{Err} or! Reference source not found.4	
AA99AA ¹²	
99AA99 ¹²	
999A999 ²³	

A = any letter A – Z; 9 = any number 0 - 9

Notes:

1. So far as military vehicles are concerned, there are now two systems – conventional numbers, as catered for within the DVLA formats - and the series 99AA99 (the old system) and AA99AA (the current one).
2. For diplomatic plates (format 999A999), the first 3 numbers indicate the Embassy, the middle letter, which can only be an X or a D, indicates whether it is an Embassy vehicle (D) or a Consular/other international vehicle (X), and the last 3 digits are a serial number.
3. The “old” Republic of Ireland numbers are also catered for within the existing DVLA format. See also [45](#) below.
4. Northern Ireland. Initially, only the letters I and Z are issued by DVLNI but it is possible for GB formats to be permanently retained on the DVLNI system (and vice versa)

Embedded spaces will be removed during input file processing and the VRM will be stored on the database left justified e.g. T 238 KKL becomes T238KKL.

6.1 Acceptable Trade Plate Formats

GB	N 34.45
999AA	999AAA

A = alpha; 9 = any numeric

Notes:

1. DVLNI (Northern Ireland) - The three numbers are pre filled with zeros e.g. 001 AB. Please contact the appropriate issuing office, as identified by the two-letter suffix.

Appendix A

This is an important announcement on MID functionality to fleet and motor trade policyholders whose policy expires and renews on the same date with the same insurer (e.g. Expiry Date 30/06/2014 and Renewal Date 30/06/2014 – typically a mid-day to mid-day policy period) and have agreed with their insurer that their vehicles will be copied over to the renewed policy period at the point of policy renewal. Please note this

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does not affect policies which are renewed the day after expiry (e.g. Expiry Date 30/06/2014 and Renewal Date 01/07/2014 - typically a midnight to midnight policy period).

The Issue

Prior to the policy renewal record being submitted by the insurer, some policyholders are submitting new vehicle records as a single day addition (SDA) VRM with On-date and Off-date which match the Expiry Date of the current policy period, in the belief that the VRM will be copied over to the renewed policy period when the insurer loads the policy renewal record.

The above practice will not result in the vehicle being applied to the renewed policy; it will only appear as a vehicle on cover for a single day on the Expiry Date of the current policy. Policyholders are strongly advised not to adopt the practice described above but to wait until the insurer has applied the policy renewal before attempting to add a new vehicle to the renewed policy.

What is the impact on policyholders if they have been applying this practice?

If policyholders have been applying the above practice then those vehicles will not appear on MID and will be flagged to the police as potentially being uninsured. Therefore, there is likelihood that they will be stopped by the police if they pass an ANPR camera and potentially they could have their vehicle impounded if they can't provide proof of insurance at that time. In addition they will not be able to renew their vehicle licence via the DVLA's Electronic Vehicle Licensing (EVL) system.

If policyholders think they have been adopting the above practice then they should log on to MIDUpdate and check that their vehicles are on cover for the correct period and show the correct vehicle details.

Similar amend issue

A similar issue will occur if policyholders amend the vehicle details (for example change the colour of the vehicle) to be effective from the current Expiry Date of the policy in advance of the expiry/renewal date. In this case their VRM will NOT trigger the ANPR cameras for being uninsured, but they will not be able to use the DVLA EVL system to tax their vehicle.

If policyholders think they have been adopting the above practice then they should logon to MIDUpdate and check that their vehicles are on cover for the correct period and show the correct vehicle details.

Policyholder best practice advice

The following practices should be adopted by policyholders:

- **To add a new vehicle to the renewed policy period ONLY**

Policyholders must always wait until they can load the VRM for the full cover period required. They can check if the renewal has been loaded to the MID by looking on MIDUpdate. If there is no renewal showing, or when trying to add the VRM an error is generated due to the renewed policy not yet having been loaded, then the policyholder should wait until the renewal date and look again. If the renewed policy is not present on the renewal date then the policyholder should contact their insurer and ask when the renewed policy is likely to be loaded to the MID. Once the renewed policy has been loaded by the insurer the policyholder can add the new vehicle with the correct dates for the cover period.

- **To add a new vehicle to the current policy period ONLY**

Policyholders should submit the VRM with the On-date set to the date on which they want the cover period to begin within the current policy period and set the Off-date to the date that cover is to cease within the current policy period. If the vehicle will actually come off cover on the current Expiry Date; once the policy renewal has been applied, the policyholder will have to remove the vehicle's renewed cover period, as it will have automatically rolled forward at policy renewal.

However there is an exception to this rule – please refer to the following practice on “To add an SDA on the expiry date of the policy”.

- **To add a SDA on the expiry date of the policy**

If the intention of the policyholder is to simply apply a SDA on the policy Expiry Date then submit the VRM with its On-date and Off-date equal to the policy Expiry Date. For the avoidance of doubt, to submit SDAs that are not for the policy Expiry Date, policyholders should simply submit the VRM with the On-date and Off-date equal to the date they wish the SDA to be applied. SDAs for the renewal period can only be applied once the policy has been renewed.

- **To add a new vehicle to the current and renewed policy period**

If the policy renewal has not yet been loaded onto the MID, policyholders should submit the VRM with the On-date set to the date on which they want the cover period to begin within the current policy period and set the Off-date to the policy Expiry Date. The VRM will then be copied over to the Expiry Date of the renewed policy when this is added. If the policy renewal is already present on the MID (i.e. it can be seen on MIDUpdate) policyholders can set the VRM Off-date to the renewal Expiry Date if they wish.

However, there is an exception - when the On-date of the vehicle is meant to be the Expiry Date of the current policy and the Expiry Date in the policy renewal period. In this case, policyholders must always wait until they can load the VRM for the full cover period required. They can check if the renewal has been loaded to the MID by looking on MIDUpdate. If there is no renewal showing or when trying to add the VRM an error is generated due to the renewed policy not yet having been loaded then the policyholder should wait until the renewal date and look again. If the renewed policy is not present on the renewal date



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then the policyholder should contact their insurer and ask when the renewed policy is likely to be loaded to the MID.