

# Motor Insurance Database

## Motor Insurance Database (MID)

The DVLA has the power to penalise the registered keepers of vehicles that are not insured.

The DVLA will compare its records with details of all vehicles currently on cover that are held on the Motor Insurance Database (MID).

It is therefore important that policyholders' vehicle details have been added to the MID.

## MID Assistance

Arch has helplines to assist policyholders with their MID obligations.

Please call:

 **0808 234 4265** (freephone).

For non-urgent assistance you can email:

 **midhelpdesk@archinsurance.co.uk**

## Your obligations

### If you have a Motor Trade policy:

- Arch will supply details of your policy (such as name, address, policy number and inception and expiry date) to the MID
- You **must add your vehicle details to the MID** at the inception of your policy and update the MID immediately for any vehicle acquisition or disposal.

### Which vehicles should you add on the MID:

- All permanent vehicles insured on your motor trade policy which are your property
- Trade plates
- Temporary vehicles

You do not need to add stock vehicles on the MID.

### If you have a Commercial Vehicle policy:

- You are not required to take any action.
- Arch will supply details of your policy and your vehicles' details to the MID, at policy inception, any changes throughout the year and at renewal.

### If you have a Motor Fleet policy:

- Arch will supply details of your policy (such as name, address, policy number and inception and expiry date) to the MID.
- If you have **less than 30 vehicles** (unless otherwise shown in the schedule)
- You are not required to take any action.
- Arch will also supply your vehicles' details to the MID, at policy inception, any changes throughout the year and at renewal.
- If you have **30 vehicles or more** (unless otherwise shown in the schedule).

**You must add your vehicle details** at the inception of your policy and update the MID immediately for any vehicle acquisition or disposal. This applies to all changes including temporary additions.