

July 2004.

Re: 4th EU Directive – United Kingdom registered vehicles

Dear ,

I am writing to inform you of changes in legislation and the implications for your clients.

The aim of the fourth directive is to ease the process of claiming against a foreign EU motor insurer when an EU citizen is involved in an accident either outside their country of residence or with an EU registered vehicle from another country. The Directive makes it possible to identify the insurer liable to meet the claim from the registration mark of the vehicle.

This directive should also help to reduce the significant problem of uninsured motorists in the United Kingdom, which is estimated at one million.

The United Kingdom is complying with the latest directive from the European Union through the Motor Insurance Database (MID). The MID has been designed to hold information on all the U.K. registered vehicles in Europe for insurance and crime related reasons.

This places a requirement on your client to provide details of all U.K registered vehicles owned and in their custody to the Motor Insurance Database (MID). This applies to vehicles acquired or disposed of during a given period as well as any temporary additions (such as hired vehicles) to the policy.

As your insurer, we have appointed Motor Data Systems (MDS) as a Delegated Authority who will update the MID on your client's behalf. Your client's name, address, policy number and effective/expiry dates of the policy have been forwarded to MDS at this stage. The list of policies I am referring to include:

Policy Number	Company	Effective Policy Date

Your client must **now**:

1. Complete and submit the attached schedule "The Vehicle Capture Sheet" outlining all UK registered vehicles that they assume responsibility for insuring to the MDS.
2. On a continual basis, provide details to MDS of any changes to the UK registered vehicle schedule within 14 days of any change.
3. Submit details of any temporary additions to the UK registered vehicle schedule (e.g. hire vehicles) which will be in their custody for 14 days or more.

As it is your client's legal obligation to provide information, I stress the importance of forwarding this information. If you have any queries or require clarification on any aspect, please do not hesitate to contact me.

Alternatively for further information you can contact www.miic.org.uk, www.motordatasolutions.co.uk or www.midirect.com.

Kind regards,

Joan McMahon,
Commercial Insurances Department