

## **MOTOR INSURANCE DATABASE**

### **1. VEHICLE UPDATES**

As a result of the 4th EU Motor Insurance Directive, you are obliged to provide the Motor Insurance Database (MID) with the registration numbers of all vehicles that are owned by you and that will be driven, used or parked on a road or public place.

This includes:

- All vehicles permanently owned by you (the Insured) or your spouse if covered by the policy.
- Stock vehicles taxed and in your possession for more than 14 days for the purpose of sale
- Vehicles driven under Trade Plate regulations. You must disclose all trade plate numbers

All changes must be notified to Covéa Insurance **immediately** after the change occurs. The information required comprises vehicle registration number, make, model, confirmation of ownership and either the purchase or sale date.

You can submit your data using the following methods and Covéa Insurance will notify the MID on your behalf.

Go to <http://www.coveainsurance.co.uk/> and select 'Our Products', 'Commercial Products', and then the 'MID Update Link'.

- Contact your broker/intermediary who will pass the information to Covéa Insurance, or
- Call the Covéa Insurance helpdesk on 0844 902 1000. Please ensure you have the required information to hand

**Warning – all of the above are legal obligations and failure to supply the information and keep it up-to-date is a criminal offence. The maximum penalty upon conviction for non-compliance is a fine of £5,000. The MIIC will be seeking prosecution of non-compliant policyholders.**

### **2. RENEWALS**

If you are intending to renew your policy, the Motor Insurers' Information Centre (MIIC) requires you to inform your insurer and confirm your intent to pay **before** the renewal date occurs. You can inform Covéa Insurance by contacting your broker/intermediary who will notify us on your behalf.

### **3. ADJUSTMENTS**

You are required to inform Covéa Insurance immediately of any changes to your policy.

### **4. NOTE**

It should be noted that a Motor Trade Road Risks policy does not provide cover for all vehicles or every eventuality and the submission of this information should not be treated as an acceptance on our part that cover applies in respect of vehicles bearing the registration numbers disclosed.

You can find out more about the 4<sup>th</sup> EU Motor Insurance Directive and your legal requirements by visiting the Motor Insurers' Information Centre website at [www.miic.co.uk](http://www.miic.co.uk).

## **24 HOUR CLAIMS ASSISTANCE**

### **Motor Trade Care Line - 0844 902 2220**

In the event of any incident involving a vehicle covered by this policy, please contact our Motor Trade Team as soon as possible on the above telephone number.

### **HOW TO MAKE A CLAIM**

Should you be unfortunate to have to make a claim, telephone the Covéa Insurance Motor Trade Care Line. Our Motor Trade Team will record the details of the incident and advise you of the next steps in the process. Please provide us with the following information:

- Policy Number, Your name, Driver's name
- Vehicle make, model and registration number
- Nature of incident
- Police incident number if applicable (this is a requirement for theft claims)
- Accident police reference number (if police attended the scene)

### **HOW WE DEAL WITH YOUR CLAIM**

After you have reported the incident, our Motor Trade Team will register your claim and send you a statement of facts containing a record of the information provided by you. If any of the information in the statement of facts is incorrect, you must advise us within seven days of receipt of the document.

Any additional information that may be required to deal with your claim will be requested at this time, although Covéa Insurance reserve the right to ask for additional information or investigate the loss at any stage during the claim.

## **DATA PROTECTION ACT**

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA