



Motor Insurance Policy Database

Your legal responsibilities

Under this contract of insurance, you are legally responsible for the maintenance of your vehicle details on Navigate, the Motor Insurance Bureau's (MIB) Motor Insurance Policy Database (MIPD) formerly known as the Motor Insurance Database ('MID'). This is in accordance with the Motor Vehicle Compulsory Insurance Information Centre and Compensations Body Regulations 2003.

You must update the MIPD immediately of any vehicle change to ensure that your policy record is always correct and up to date.

What you need to do

The details that you need to update on the MIPD are:

- vehicle registration number
- date the vehicle was added to or removed from the policy
- date the vehicle is to come off cover – the off-cover date will automatically be populated with the policy end date. You can change this to an earlier date if you know the vehicle is to come off cover before the policy ends.

What vehicles do you need to add to the MIPD

Any vehicle you have declared to us as requiring insurance or are due to declare to us at the next declaration date. This may include vehicles not owned by you where your policy has been extended to cover them.

If you have a Motor Trade policy with us, you should also add the following:

- trade plates
- licensed demonstration and courtesy vehicles
- stock vehicles belonging to you; but only if taxed for road use.

You do not need to add the vehicle to the MIPD if:

- it does not have a UK registration number
- it has been declared as SORN (statutory off-road notification)
- it will be your possession for less than 14 days and the vehicle owner will keep the vehicle on their own insurance and MIPD record.

We recommend that you check your MIPD record regularly to ensure that your vehicle records are correct.

It's important that the designated Navigate user for your business is correct, not just for AXA, but for the security of your own data. Therefore, if you need to change details of the person(s) responsible for maintaining your MIPD record please tell your insurance adviser or contact AXA directly using the helpdesk details that can found to the right under 'Questions?'

What we'll do

At the start of the insurance, we'll populate the MIPD with your policy details.

We can also include your vehicle details at that time, if you provide us with full information including the registration number(s).

Following this, if the vehicle information changes it will be your responsibility to update your MIPD record.

To update your MIPD records AXA will provide you with user access to the Navigate platform which allow you to update the MIPD with your vehicle details.

To do this you will need to provide us with:

- Full name
- Email address

for the person in your organisation that you have made responsible for updating the Motor Insurance Policy Database when your insurance begins.

Questions?

Contact the AXA MIPD Helpdesk

0330 024 5345

Mid.axa@axa-insurance.co.uk

Opening hours: 8am – 6pm

Please have your policy number available when you contact the AXA MIPD Helpdesk