



MID 1 & MID 2 Explained - What is the difference?



MID 1

This generally relates to personal vehicles, with one vehicle per policy and a specified certificate.

Once the changes have been made to our underwriting system LV= upload the details to the MID.



MID 2

The MID 2 database is for all multiple vehicle policies, for example 'fleets', 'multi truck policies' and 'motor traders'.

For all Motor Trade new business brokers must now complete a proforma on the inception date of the policy.

Once the proforma has been completed it should be emailed to fleetoperations@LV.com. To download a copy of the proforma visit the MID Team page.

Regulation states that all policy details must be listed on the MID within 14 days of inception or change. However, LV= works to a target of having policy details on the MID within 7 days - therefore the proforma must be sent to us on the day of inception.

Regulation states that all vehicles must be listed on the MID within 14 days of inception or change. Highway works to a target of having vehicles listed on the MID within 7 days.

MID 2 uploads

MID2 uploads are split into 2 section, policies and vehicles.

Policies

All the policy changes should be emailed to fleetoperations@LV.com and once they have been processed on our underwriting screen, LV= upload the changes to the MID.

What policy details are uploaded

- New business
- Renewal
- Lapse
- Cancellations
- Change of title
- Change of address

Vehicles

There are different ways of dealing with vehicle changes on the MID depending on the scheme.

Truck multi vehicle policies

Highway take the vehicle changes from the post sent into the Commercial Underwriting department.

Motor Trade policies

LV= upload the vehicles to the MID using the details given on the proforma at inception. The policyholder is responsible for keeping the vehicle schedule up to date.

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Small Fleet policies for up to 20 vehicles

LV= now upload vehicle changes from the underwriting screen.

Large Fleet policies above 20 vehicles

The Policyholder is responsible for both informing the MID Team of all vehicles at inception in order that they can upload the details to the MID, and keeping the vehicle schedule up to date.

If as a broker you wish to keep the MID up to date on behalf of your policyholder, that is your decision and LV= would be happy with that arrangement.

To find out how you can inform the MID Team of the vehicle changes visit the MID Team page.

Policyholder Information

For further information regarding compliance with MID regulations, policyholders can visit www.mib.org.uk.