

Police target uninsured vehicles in week long campaign



Police

Road Policing teams across Scotland will undertake 'Operation Drive Insured' on 7-13 September, in a week of enhanced operations to seize uninsured drivers' vehicles and improve road safety.

The Motor Insurers' Bureau (MIB), a not-for-profit organisation that compensates victims of uninsured driving and works with the Police to tackle the issue, estimates that 26,000 people are injured each year in the UK in collisions caused by an uninsured or untraced driver.

In addition to the human impact, the economic cost of providing services to compensate victims amounts to around £400 million annually, which is ultimately funded through higher insurance

premiums from
law-abiding motorists.

One contributing factor behind the concerning rate of motor collisions caused by uninsured drivers is that unlike insured drivers, offenders aren't motivated to display safer behaviour and meet the basic legal requirements designed to keep policy costs down.

Further danger is brought by links to wider crime. Each year MIB sees a large volume of uninsured drivers stopped by the police who are also found to be driving while disqualified or without a valid driving licence. A number are also caught driving under the influence of alcohol or drugs.

There are currently estimated to be around 40,000 uninsured motorists in Scotland, with the worst affected area being Glasgow. Other hotspots for uninsured driving can be found in Aberdeen, Falkirk, Inverness, Paisley, Kilmarnock and Edinburgh.

MIB is working in partnership with Police Scotland during Operation Drive Insured to help reduce these levels. Using the Motor Insurance Database (MID), a central record of all active UK motor insurance policies, roadside Officers can easily check if a vehicle appears to be uninsured. If a driver denies being uninsured, MIB can quickly liaise with insurers to confirm if valid insurance exists.

Paul Bennett, National Police Liaison Officer at MIB said:
"Each month we support enforcement by

investigating the insurance status of up to 1,000 vehicles in Scotland and insight shows us just how dangerous uninsured drivers are. It comes as no surprise Police Scotland are making proactive efforts to protect innocent road users.

“Those who drive without insurance must realise it isn’t worth the risk; they will get caught and if the case goes to court, they will gain a criminal conviction which can have a severe impact on their independence and livelihood. The message is simple – always drive insured.”

When a driver is exposed for not having insurance, they can have their vehicle seized and potentially crushed, along with a £300 fixed penalty notice and six licence points. If the case goes to court offenders can receive an unlimited fine and a driving ban. Uninsured driving convictions will also show on basic Disclosure and Barring Service (DBS) checks.

Last year, 7,127 uninsured vehicles were seized across Scotland.

If a member of the public wants to check if their vehicle is appearing as insured on the MID, they can do so for free on www.askMID.com.

Superintendent Louise Blakelock, Deputy Head of Road Policing at Police Scotland added: “Operation Drive Insured will be delivered through a combination of mobile and static road checks, involving Road Policing Officers across Scotland with support from divisional

colleagues.

“Officers will target uninsured drivers and in doing this we hope to minimise the inconvenience caused to the general public and contribute to the overall safety of our roads. Ultimately, the honest motorist is penalised by having to pay higher premiums as a result of claims arising from uninsured losses.

“We are committed to achieving the Scottish Government’s 2020 casualty reduction targets. Many thousands of people are injured each year by uninsured drivers, therefore Police Scotland will continue to target these individuals as they present an unnecessary risk to other road users.