

Operation Tutelage

What is 'uninsured driving' and why are the police interested in it?

It is illegal to drive a vehicle on a road or in a public place without at least 3rd party insurance. Even if the vehicle itself is insured, if you're not correctly insured to drive it you could be considered to be driving without insurance and could get penalised.

Uninsured driving is associated with an increased likelihood of being involved in a serious road crash, and pushes up the costs of insurance for all drivers.

The police have access to a database of all vehicles that are not insured.

What are the penalties for driving without insurance?

The offence can carry 6 to 8 penalty points at a Magistrates Court with the option of a discretionary disqualification and an unlimited fine. If the offence is dealt with at the roadside by way of fixed penalty, this carries a fine of £200 and six penalty points. The police also have the power to seize, and in some cases, destroy the vehicle that's being driven uninsured.

I don't use my car. Why should I insure it?

If the vehicle is kept on public land the law requires that it is continuously insured. If you do not use your car, and it is kept on private ground, you can declare it off the road to the DVLA with a Statutory Off Road Notice (SORN). The DVLA requires you to complete a V890 form. You can do this online via <https://www.gov.uk/make-a-sorn> or download the form and submit it by post.

My insurance policy allows me to drive other cars. Does this mean that I am always covered?

Not necessarily. Many insurance policies that enable you to drive other vehicles also require the other vehicle to be insured in its own right. To avoid any doubt you should ensure the vehicle you are driving is also insured.

What is 'Operation Tutelage'?

Operation Tutelage is a national policing initiative working to reduce the levels of uninsured driving on our roads. Advisory letters are sent to the registered keepers of vehicles seen on the road in circumstances where the current insurance status of the vehicle is unclear. The letter encourages the registered keeper to identify if there is a problem with the insurance for the vehicle, and to put things right. Because this is a national scheme, uninsured vehicles may be identified in other parts of the country, not just this force area.

What if I ignore the Operation Tutelage letter?

The police can stop any vehicle in use on a road for any reason. During any such stop, routine checks would include confirming the insurance status covering the use of the vehicle at that time. If there is no valid insurance in place for such use, the vehicle may be seized and the driver prosecuted. The offence can carry 6 to 8 penalty points at a Magistrates Court with the option of a discretionary disqualification and an unlimited fine. If the offence is dealt with at the roadside by way of fixed penalty, this carries a fine of £200 and six penalty points.

I have received an Operation Tutelage ‘advisory letter’. Do you need to see my insurance certificate?

We do not require proof of insurance to be provided, we will check our own systems and those linked to the Motor Insurance Database, to confirm that insurance cover has been provided/ updated since the issue of the letter. Please do not send any documentation of this type to the police.

I have received an Operation Tutelage ‘advisory letter’, but I am sure that my vehicle is insured. How do I check?

If you believe your vehicle is insured, and that you should not have received a letter from us, please contact your insurer in the first instance and check that a policy is in place. Mistakes can be made when your vehicle details are entered, and this will cause your vehicle to appear to be uninsured. You should also check your vehicle details online, for free, by using the Motor Insurance Database service - <https://ownvehicle.askmid.com>

Please be aware that if your insurers have asked for additional documentation and you do not provide it, there is a risk they will have cancelled the policy without further notice being given.

Please remember that not all insurance policies renew automatically. Please check with your insurer in relation to how you pay for the policy, especially if you pay your premium annually and not by Direct Debit.

I have received an Operation Tutelage ‘advisory letter’, but my car has not been driven/ was not being driven on the day stated. What should I do?

Firstly, please check that someone else has not been driving your vehicle, as this would explain how it has been seen by police. If this is not the case, we suggest that you email us via the address on your Operation Tutelage letter, with the words ‘Vehicle not driven’ in the subject line’ and we will begin an investigation to help understand what could have happened.

I don’t own this car any more. What should I do?

You should check that you have provided the right information to any buyer and the DVLA when you sold / transferred ownership of the vehicle.

There is lots of useful information available to help on the following GOV.UK website, which can be accessed via the following link: <https://www.gov.uk/responsibilities-selling-vehicle>

I have recently changed to a personalised number plate. Could this be the problem?

If you have recently carried out a personalised number plate change, please ensure that you have contacted your insurer about this. Full details of how to carry out a personalised number plate change and the rules you need to adhere to can be found online –

<https://www.gov.uk/personalised-vehicle-registration-numbers>

