

Operation Drive Insured 2020, which runs from Monday 26 October to Sunday 1 November, is a national policing initiative combining a week of enhanced national enforcement action with a public awareness campaign highlighting the impact – physical, emotional and financial – caused by people driving whilst uninsured.

Each year over 130 people are killed and 26,000 are left injured by an uninsured or untraced driver. This equates to one casualty every 20 minutes. Uninsured and untraced drivers cause nearly one in every five road traffic collisions and uninsured drivers often commit other crimes.

The Motor Insurers' Bureau (MIB) which is funded by insurers and ultimately their consumers to provide financial support to victims of uninsured and untraced drivers, paid out £322 million in compensation in 2019. Figures (estimated by MIB and verified with the Department for Transport) indicate annual collisions caused by uninsured and untraced drivers cost the economy a further £2 billion a year in emergency services, medical care, loss of productivity and property damage

Each year police forces collectively seize over 130,000 uninsured vehicles (one every four minutes). Uninsured drivers could have their vehicle seized and potentially crushed along with a £300 fixed penalty notice and six licence points. They may also face court and receive a driving ban and an unlimited fine. Uninsured driving convictions also show on basic Disclosure and Barring Service (DBS) checks which can impact employment prospects.

Since the beginning of January 2020 Avon and Somerset Police have seized 2219 vehicles for no Insurance or Driving Licence. However we have also seen cases where drivers were shocked to find themselves contacted for having no insurance.

Chief Inspector Jason Shears, Roads Policing Lead for Avon and Somerset Police, said: "Our officers are out identifying uninsured drivers every week, many of whom choose to deliberately drive without insurance. However sometimes drivers discover that a simple error in recording their number plate has rendered their policy invalid, whilst they believed themselves to be insured.

"To avoid unnecessary penalties, car owners should check if their vehicle appears as insured on the Motor Insurance Database (MID) at www.askMID.com. This helps ensure our resources are dedicated to criminals who are knowingly flouting the law.

"As always, our road safety and road policing teams will be out and about this week, ensuring we keep our roads safe. Our officers will engage with drivers, explaining their responsibilities and encouraging them to ensure their vehicle is roadworthy and properly insured. Where necessary we will take enforcement action, issuing fines and, where appropriate, seizing vehicles."

Police and Crime Commissioner Sue Mountstevens added: "I am very supportive of this campaign; the more insured cars on our roads the safer our roads are. Road safety continues to be one of the things that matter most to local people and residents always share the variety of road safety issues that they are concerned about.

"We can all make mistakes when completing forms or giving information so I urge local people to check they are insured to help the police focus on criminals who are deliberately breaking the rules."

Tips on finding more affordable car insurance can be found on the Association of British Insurers (ABI) website: www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/how-to-cut-the-cost-of-motor-insurance/