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**News Release**

19th August 2015

**Thousands of Motorists at Risk of Being Uninsured**

Thousands of motorists could be driving without insurance because of a loophole in the online vehicle tax system, according to Lincolnshire solicitor Michael Pace of Andrew & Co.

When applying to renew vehicle tax online motorists have to input a reference number, supplied by the DVLA, and the number from the front of the V5 (log book).

From this information, the system is supposed to be able to tell if the driver is insured and if the vehicle has an MOT. It does this by linking the vehicle registration number to the relevant database.

If the system shows the driver does not have either insurance or an MOT, it will block them from going any further. However, motor and personal injury law specialist Michael Pace said he’s seeing more and more cases where the system has failed.

“Often they are involving people who have relied on automatic renewal and pay by monthly direct debit,” explained Michael. “Some have been driving for two or three months before being stopped and prosecuted.

“From experience, if your direct debit fails or your policy is not automatically renewed it seems to take a few weeks for your insurance to be cancelled and for you to be informed (if at all). In that time you can tax your car online. You can then be driving around in a taxed car but with no insurance.”

If prosecuted, motorists will have their car seized at the side of the road and have to pay £150 typically to get it back. They will also get six points and a big fine as well as prosecution costs and a court fee of £150.

According to Michael, worryingly it’s not just motorists who are unaware of the problems with the online system.

“A client of mine, who has two cars, recently decided to start using his Audi again, which had been on 'SORN' for a short while whilst he used his other car,” explained Michael. “He went on the DVLA site to remove the SORN and to tax the Audi. This went through with no problem so he didn’t bother checking his insurance documents.

“However, he was recently pulled up by a constable with the Devon and Cornwall police and informed that his Audi was in fact not insured. He had been caught by the constable using Automatic Number Plate Recognition (ANPR) technology.

“He pointed out to the constable that he had only just taxed the car and that it was not possible to do that if you did not have insurance. The constable agreed and so began a series of phone calls to the DVLA.

“However, the man at the DVLA said, ‘Our system does not check every application for tax.’

Well, this was news to me, the constable and my client!”

In light of this Michael said he would advise all motorists taxing their vehicle to make sure they are insured to avoid falling foul of the new paperless system.

**Ends**

**Notes to Editors**

* [Andrew & Co LLP](http://www.andrew-solicitors.co.uk) is one of the longest established independent law firms in the East Midlands, having been set up in 1832.
* It offers a comprehensive range of legal services to private individuals and businesses across a wide range of sectors including renewable energy, agriculture, personal injury, conveyancing, charity and not-for-profit, family and employment law.
* Andrew & Co has 60 staff based at its offices in on Nettleham Road in Lincoln and Kirkgate in Newark.

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