



# askMID User Guide

This document provides instructions on askMID best practices for account holders



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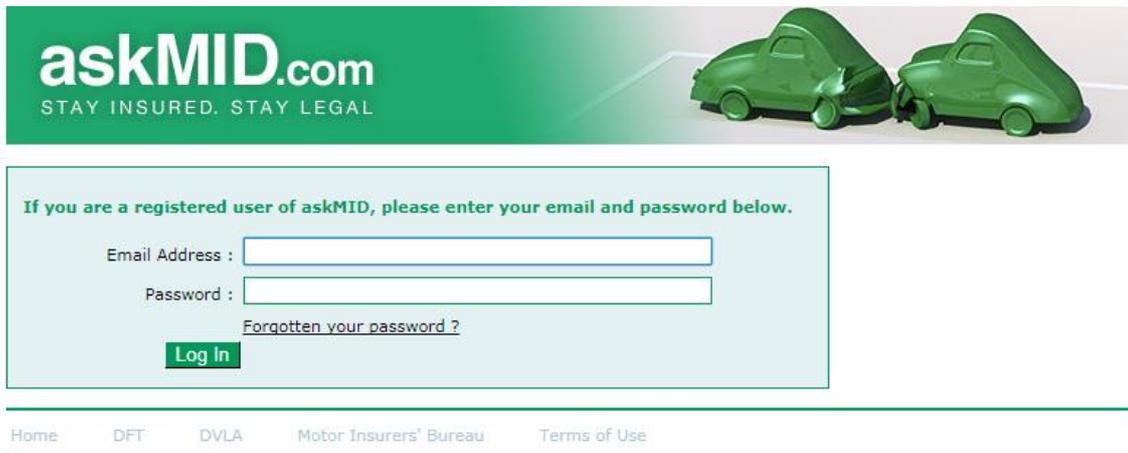
## 1 askMID Log in

Users should type [www.askmid.com](http://www.askmid.com) into their browser, and display the following page:



Figure 1 askMID Landing Page/Home Page

From the above screen, registered users, as well as the Key Account User (KAU), will select “Login for Account Holder” option, and then will see the following screen:



The image shows the login page for askMID.com. At the top, there is a green banner with the text "askMID.com" and "STAY INSURED. STAY LEGAL" in white. To the right of the banner is an illustration of two green cars. Below the banner is a light blue box containing the login form. The form has the heading "If you are a registered user of askMID, please enter your email and password below." followed by two input fields: "Email Address :" and "Password :". Below the password field is a link that says "Forgotten your password ?" and a green "Log In" button. At the bottom of the page, there is a navigation bar with links for "Home", "DFT", "DVLA", "Motor Insurers' Bureau", and "Terms of Use".

Figure 2 Login to askMID

All KAUs and registered users logging in on the above page and need to enter the following information:

- Email address
- Password

 If a KAU can't remember their password, then they need to click the 'forgotten your password?' button. They will then need to enter their registered email address and a new password will be forwarded to them.

 KAUs are responsible for resetting their own users' access. See section 1.2

 This page (<https://www.askmid.com/login.aspx>) can be added to web favourites or shortcuts to make it quicker/easier to log-in in the future.

## 1.1 askMID home screen

Once logged in, the KAU will see the following screen. (A similar screen will be available to other users, but without the Add/Edit Users option).



**Options**

- Add/Edit Users
- MID Enquiry

**LOGOUT**

**askMID NOTICE BOARD**

**askMID Upgrade**

We have implemented enforced password changes every 90 days for all askMID user accounts. Passwords must contain at least eight characters and be made up of letters using upper and lower case, have at least one number and one non-alphanumeric character such as @, #, \$, %, &. This update will mean you have to change your password when you next login, unless you have changed it within the last 90 days.

**Subscription Fee Increase**

The askMID Annual Subscription fee has increased to £265 inclusive of VAT from 01 January 2018. Key Account Users have been notified.

**New askMID Controls**

Please note that from 4 December 2016 a new askMID Control will be introduced that will prevent variations of the same vehicle registration mark (VRM) being searched. Any breach will result in the VRM being blocked from searches for all users in your organisation.

**Keep your username and password confidential**

In accordance with section 5.3(m) of the askMID User Agreement, all users must keep their askMID username and password confidential. Sharing this information could result in the termination of your organisations askMID account. Any requests for additional users should be directed to the Key Account User (KAU) of askMID within your own organisation.

**Figure 3 askMID enquiry screen**

Users need to comply with the User Agreement.

**Please note that the content of the askMID NOTICE BOARD may change from time to time.**

## 1.2 Adding additional users

The KAU can use the “Add/Edit Users” option to create further users from their organisation and provide them with access to askMID. There is no limit to the number of users, however all users should be part of the same organisation and the KAU is responsible for their usage and for deleting users when their access is no longer required.

If the KAU wishes to ‘Add/Edit Users’, click the ‘Add/Edit Users and the following screen will be displayed:

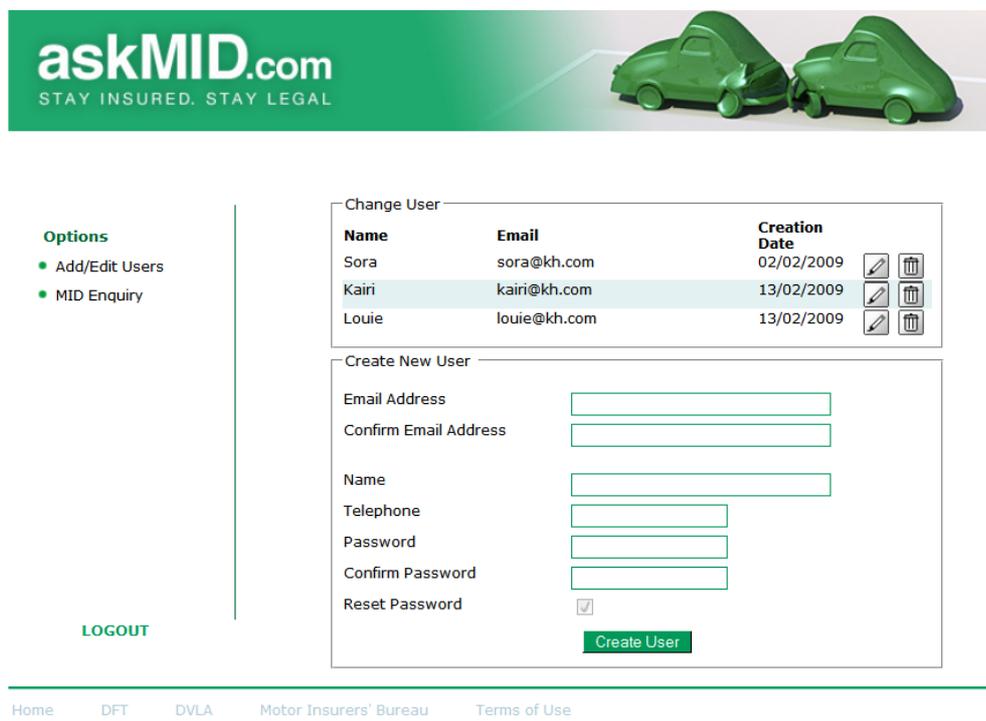


Figure 4 askMID screen for adding/editing users

The KAU should only setup a user account for those members of staff who require access to the askMID facility. At the set up stage, the KAU needs to complete the following fields:

- Email address for the user
- Confirm the email address
- Name of the user
- Telephone number for the user
- Create a password **(must include a minimum of 6 letters and 2 numbers)**
- Confirm the password
- Click 'create User' to set the user up



The KAU needs to notify the user of the password which they have created in order to access askMID. Following the first login of a new user, they will be prompted to change their password. A user needs to change this immediately.

From this screen, a KAU can also reset a user's password and delete a user who no longer requires access and/or has left the organisation.

## 2 Making an askMID search

If the “MID Enquiry” option is selected, then the screen below will be displayed:



**Options**

- MID Enquiry

[LOGOUT](#)

### MID Enquiry

Organisation Name Motor Insurers' Bureau (external organisation)

Your File/Case Reference Number  \*

Name

Telephone

Email

UK Registration Mark (do not include spaces)  \*

Incident Date   \*

I/We confirm that I/we am/are solicitors or legal representatives (regulated by The Law Society of England and Wales, Law Society of Scotland, Law Society of Northern Ireland or an equivalent regulatory body within the European Economic Area ("Appropriate Regulatory Body")) or that I/we have been instructed to act on behalf of an "injured party" (as defined in the Motor Vehicle (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003)("2003 Regulations") and request the information pursuant to and in accordance with the 2003 Regulations, or require the requested information as it is necessary for the purpose of or in connection with legal proceedings; to provide legal advice or to

Figure 5 askMID Enquiry screen

To undertake a ‘MID Enquiry’, the user needs to enter a Valid UK Registration Mark, the accident date and a reference. Where a single record of insurance has been found, the following information is provided:

- Policy Number
- The name of the Insurer
- The Claims Contact details (which may be a Delegated Authority or Claims Handling Organisation as well as an insurer)

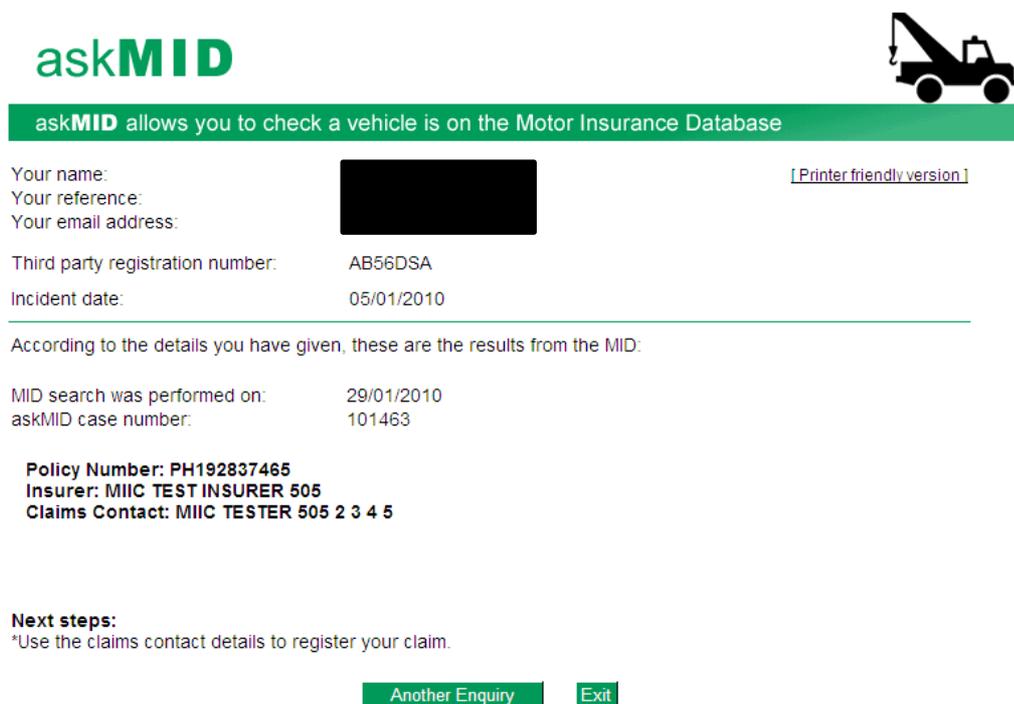
If a policy has been located, the system will confirm and return the relevant insurer contact information on screen. You have the option to print the results at this time. If you do not record the information at the time of search then you can either repeat the search with the same search criteria or you can request that the results are resent by sending an email to [askmidsupport@mib.org.uk](mailto:askmidsupport@mib.org.uk).

The two tick boxes must be “ticked” to confirm that the declarations have been read and confirmed.

### 3 Search Results

#### 3.1 Search Results – Policy Found

If a record of insurance is found for the VRM given, **on the selected date**, then the Insurance details will be shown as below:



**askMID** 

askMID allows you to check a vehicle is on the Motor Insurance Database

Your name: [Redacted] [\[Printer friendly version\]](#)  
Your reference: [Redacted]  
Your email address: [Redacted]

Third party registration number: AB56DSA  
Incident date: 05/01/2010

---

According to the details you have given, these are the results from the MID:

MID search was performed on: 29/01/2010  
askMID case number: 101463

**Policy Number: PH192837465**  
**Insurer: MIIC TEST INSURER 505**  
**Claims Contact: MIIC TESTER 505 2 3 4 5**

**Next steps:**  
\*Use the claims contact details to register your claim.

[Another Enquiry](#) [Exit](#)

Figure 6 askMID Results - Policy Found

The registration number searched on is called the “Third party registration number”.

Where a single record of insurance has been found, the following information is provided:

- Policy Number
- The name of the Insurer
- The Claims Contact details (which may be a Delegated Authority or Claims Handling Organisation as well as an insurer)

#### 3.2 Search Results – Policy Not Found

If a record of insurance is NOT found for the VRM given, **on the selected date**, then the response will be as shown below.

## askMID



askMID allows you to check a vehicle is on the Motor Insurance Database

Your name: [Redacted] [\[Printer friendly version\]](#)  
Your reference: [Redacted]  
Your email address: [Redacted]  
Third party registration number: DDU840Y  
Incident date: 04/01/2010  
MID search was performed on: 29/01/2010  
askMID case number: 101465

According to the details you have provided, **no insurance details have been found on the MID.**

This could mean that the third party was uninsured at the time of the incident.

### Credit Hire and Terms and Conditions

Please be aware that if your client's vehicle has been damaged as a result of an accident with an uninsured motorist and the use of an alternative vehicle is necessary then a completed claim form should be submitted immediately to enable appropriate enquiries to be put in hand by MIB. In the event of increased cost of hire being incurred as a result of delayed submission of the claim form it will be argued that these will be the responsibility of your client and constitute a failure to mitigate the loss. Please see the [MIB website](#) for further details.

### Next steps to consider:

\*Contact the motor insurer of the injured party

\*Go to the [MIB website](#) to determine if you can submit a claim to the MIB.

\*See if your client could take advantage of the MIB's free legal expenses scheme [MIBLES](#).

[Another Enquiry](#)

[Exit](#)

Figure 7 askMID results Policy Not Found

Users can ignore “Credit Hire and Terms and Conditions” and “Next steps to consider”, as this information is directed at other users of askMID.

### 3.3 Search Results – More than one Policy Found

If the vehicle has more than one insurance policy in place on the date specified, then in order to determine which policy details to return to the enquirer, askMID requests further information to be provided in order that the most accurate information can be sent to the enquirer.

The screen for this is shown below. This screen refers to the “third party vehicle” but in this case it will be for the vehicle which is under investigation under the additional permitted purpose. However, all details which may help MIB identify which policy details to return should be provided.

askMID.com  
STAY INSURED. STAY LEGAL



Your name: [REDACTED]  
 Your reference: [REDACTED]  
 Your email address: [REDACTED]

Third party registration number: ABC123  
 Incident date: 07/02/2018

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Before we can process your query we need further information from you. Please complete the following as well as you can with any information you have. **THE MORE INFORMATION YOU CAN SUPPLY, THE MORE LIKELY WE CAN SEND YOU THE RELEVANT INFORMATION.** We will send the results of your query to your email address within 10 working days. Please make a note of the case number in case of any query.

MID search was performed on: 07/02/2018  
 askMID case number: 17134216

Make and model of third party vehicle  \*

Name of driver of third party vehicle  \*

Company name on third party vehicle  \*

Type of vehicle e.g. car, lorry, van, motorbike  \*

Other information you think will help us identify the policy details of the third party vehicle e.g. policyholder name/address, Registered Keeper name.  \*

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[Home](#)   [DFT](#)   [DVLA](#)   [Motor Insurers' Bureau](#)   [Terms of Use](#)

**Figure 8 askMID Results more than 1 policy found**

The results of these enquiries are reviewed manually by MIB, and depending on the volume, there will be some delay (typically 3 - 5 working days but please allow 10 working days) in receiving the response by email.

The enquiry should not be repeated while awaiting a response; as unnecessary enquiries will add to the volume of enquiries to be reviewed thereby creating further delays in receiving the response.

Please enter any details which will help distinguish the vehicle policy. The “Company Name” refers to branding visible on the vehicle.

Make/model	Ford Transit
Driver	unknown (leased to Jim Smith)
Company Name on Vehicle	Smiffy's Window Cleaners
Type of vehicle	Large white van
Other info	None

### 3.3.1 Emailed results after MIB review – Policy detail(s) supplied

MIB will review the extra information provided, alongside the original search criteria, and then an email will be sent to the enquirer. If one or more policy has been found and can be supplied to the enquirer, then the email will have the following format:

Dear Roubar Fox,

The following search on the MID has resulted in a record of insurance being found:

Organisation: Fox & Ferret Solicitors  
Name: Roubar Fox  
Your Reference: test jksm  
VRN: ABC123  
Date of Incident: 01/09/2003  
askMID Case No: 100715

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Insurer: THE CO-OPERATIVE  
Insurer Contact Details: CIS, MILLER STREET, MANCHESTER, M60 0AL TELEPHONE 08457 464646  
Policy Number: 04902981

Insurer: THE CO-OPERATIVE  
Insurer Contact Details: CIS, MILLER STREET, MANCHESTER, M60 0AL TELEPHONE 08457 464646  
Policy Number: 05185140

Figure 9 - Email with askMID results

### 3.3.2 Emailed results after MIB review – No policy details supplied

MIB will review the extra information provided, alongside the original search criteria, and then an email will be sent to the enquirer. If it could not be determined from the extra information, which policy(s) details to return, then the below email will be sent to the enquirer.

The contents of this email indicate that there is an insurance policy on the database for the vehicle on the date in question. However, MIB is not able to send the details to the enquirer. If there is further extra information that can be supplied to assist, then the enquiry can be submitted as a new enquiry via askMID **with all the additional information included**.

Otherwise, Users can assume the vehicle is insured.

***It is very important that you do not email the additional information to MIB. A new enquiry must be submitted.***

If you are an additional permitted purpose user, you may not be pursuing a claim so the content of this email regarding the “next steps” can be ignored.

Dear askMID enquirer,

Further to your recent askMID enquiry:

Organisation: Fox & Ferret Solicitors  
Name: Roubar Fox  
Your Reference: test  
VRN: ABC123  
Date of Incident: 04/03/2009  
askMID Case No: 101456

We have determined that there is more than one policy on the database for this registration number on this incident date, and there are legitimate reasons why this may be so.

For data protection reasons and to ensure that we do not send incorrect or misleading information, we needed to determine which policy details to send. That is why we asked for extra information from you, e.g. Policyholder name, make/model of vehicle, driver name, company name (maybe visible on vehicle), type of vehicle (van, car, bike, lorry).

Unfortunately the information provided in this enquiry is not enough for us to determine which, if any, of the policies is relevant to your request. Therefore, although the vehicle may be insured, we cannot tell you the name of the insurer or provide policy details.

If you are certain that the VRM is correct and you have information that you did not submit in your previous askMID enquiry, then :

\*\*\*\* PLEASE MAKE ANOTHER askMID ENQUIRY \*\*\*  
and provide all relevant information to enable us to make a selection.  
\*\*\*\* PLEASE DO NOT EMAIL THIS INFORMATION TO US \*\*\*\*

If you have already provided all the information you have, then the next steps to consider are:

- Contact the DVLA for details of the registered keeper, and with this extra information, make another askMID enquiry
- Contact your motor insurance organisation (or that of the injured party)
- Seek legal advice on how to proceed, if applicable
- Go to [www.mib.org.uk](http://www.mib.org.uk) to determine if you can submit a claim to the MIB - ensuring that you enclose a copy of this communication with your claim.

We have now closed this case on askMID.

Please note that we do not require confirmation of receipt of this communication.

If you have any query about this information contact [askmidsupport@mib.org.uk](mailto:askmidsupport@mib.org.uk) quoting the askMID case number.

#### Figure 10 No details supplied

## 4 User Agreement & Website Terms of Use

The claims handling entity is bound by the askMID User Agreement and Website Terms of Use.

These documents would be provided to the KAU at the time of registration or appointment and are available at any time via this link: <http://www.askmid.com/termsfuse.aspx>

In addition, every time a MID enquiry is carried out, the user needs to tick the box confirming that they have read and understood the askMID User Agreement.

With regards to the User Agreement, all users need to be aware of the following key areas:

- **Enquiries with variations of a VRM (same accident date) are not permitted**
- **Enquiries with variations of the accident date, (same VRM) are not permitted**
- **Enquiries on their insured's VRM is not permitted.** Only searches on the liable third party VRM can be made.
- **Sharing of passwords/login details is not permitted**
- **Generic e-mails addresses (when adding a child user and or KAU e-mail addresses) are not permitted.** For example info@, enquiries@ etc.

## 5 Responsibilities of a Key Account User

The KAU will be responsible for (but not limited to) the following tasks once registration has been approved;

- Creating individual user accounts for all users within your organisation who require access
- Reset user passwords
- Deleting or suspending users where required for employees who are no longer entitled to access e.g. due to leaving the organisation or changed job roles.
- Notifying askMID with any office moves or changes
- Notifying askMID with any information which may affect access or the authority to have access
- Submit your account renewal and make payment of the account
- Ensuring passwords are kept confidential and safe
- Ensuring that the User Agreement is adhered to by every user (with specific reference to the obligations of the user (clause 5.3 of the User Agreement))

## 6 Key Account User amendment

If the KAU is required to be changed, this can be done by askMID Support following the receipt of an email either from the current KAU (where available) or a Partner/Director of the firm. This email (sent to [askMIDSupport@mib.org.uk](mailto:askMIDSupport@mib.org.uk)) will be required to include the nomination of a new KAU confirming their full name, email address and direct dial. On receipt of this, askMID Support will amend the KAU and contact them confirming when it has been done. The new KAU is then required to ensure they adhere to the guidance in section 5 of this document and to ensure they have read and understood the User Agreement.

## 7 Queries and Assistance

If you have any queries about access to askMID or using the askMID service, please email [askmidsupport@mib.org.uk](mailto:askmidsupport@mib.org.uk) or call the askMID Support desk on 0845 165 2800. We will endeavour to respond to all queries within 10 working days.