

# **Uninsured Drivers' Agreement 1999 - reclaiming and removing the property damage excess.**

From 11 June 2007 it was no longer appropriate for a £300 property damage excess to be included in the Uninsured Drivers Agreement. This was as a result of the Fifth European Motor Insurance Directive.

An amendment to the relevant Agreement between the Secretary of State for Transport and the MIB removed the right of the MIB to apply an excess when settling claims arising from accidents that occurred after midnight on 7 November 2008.

For claimants under the Agreement whose claims for property damage relate to accidents occurring on or after 11 June 2007 and before midnight on 7 November 2008 (“relevant claims”) the Department has entered into a formal arrangement with the MIB in order to provide a quick and simple mechanism for redress. The purpose is to ensure that the claims of all applicants are handled consistently and fairly regardless of when they were submitted.

Under these arrangements:

- Where a relevant claim has previously been presented to the MIB and the excess or any part of it was in fact deducted, the MIB will reimburse the former applicant unless the individual recovered the money by a different route. There is no charge for this service but the MIB will make no further payment in respect of legal costs. Individuals who think they may have been affected are accordingly invited to contact the MIB to ask it to review the case file. After doing so the MIB will reply setting out whether any further payment is due. If it thinks no further payment is due it will explain why not.
- Where a relevant claim has not yet been paid, or in the case of any new relevant claims submitted to the MIB, no excess will be deducted from the outset.

Former claimants who believe that the excess was applied to their claims and that they are entitled to the benefit of these arrangements should contact the MIB as follows:

Motor Insurers' Bureau  
LinfordWood House  
6-12 Capital Drive  
Linford Wood  
Milton Keynes  
MK14 6XT  
Telephone Number: 01908 830001