

National Fleet Database (NFD) – Important Information for Motor Fleet and Motor Trade Policyholders

To ensure compliance with the EU Motor Directive(s), the Road Traffic and Roads Bill (2021) has brought new obligations for Motor Fleet and Motor Trade policyholders.

The Road Traffic and Roads Bill (2021) will be passed by Dáil Éireann later in 2022 with a commencement order coming into effect in early 2023. This legislation will be enforced by An Garda Síochána on commencement and therefore, we advise that you start populating the NFD with the required information from October 2022. Having a process up and running that populates this important information in advance of the commencement of this legislation will ensure you are compliant with the law (with no risk of conviction or being fined) and prevent a vehicle being seized by An Garda Síochána.

The purpose of these new rules is to ensure that all vehicles driven on Irish roads are insured at all times, by enabling the enforcement authorities to identify uninsured vehicles or drivers, and thereby reduce the overall level of uninsured driving in Ireland.

These new legislative requirements in the Road Traffic Act will mean that fleet owners and motor traders who do not provide the required information will commit an offence, and will be liable, to a Class C fine of up to €2,500 on summary conviction in the District Court. In addition, a policyholder may have their vehicle seized by An Garda Síochána, if the vehicle is believed to be uninsured.



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NATIONAL FLEET DATABASE (NFD)

Important Information for Motor Fleet and Motor Trade Policyholders including Questions and Answers

The National Fleet Database (NFD): The solution to help you to ensure your compliance with the legislation.

The Motor Insurers' Bureau of Ireland (MiBI), working with the insurance industry and their representative body, Insurance Ireland, have built a new National Fleet Database (NFD) to allow Motor Fleet and Motor Trade policyholders to easily upload and maintain the required information, which will support you in your compliance with the new legislation.

The NFD will be a central record of all vehicles insured under motor fleet and motor trade policies in the Republic of Ireland. It will be managed by the MiBI and be used by An Garda Síochána to support enforcement of the legal requirement for motor insurance and reduce the levels of uninsured driving. The NFD will also be used by the Department of Transport to track the insurance status of all registered vehicles, especially when motor tax is renewed each year for fleet vehicles.

An Garda Síochána will use, in addition to other technologies, Automatic Number Plate Recognition (ANPR) to access the information from the NFD in order to identify and catch vehicles being driven while uninsured.

YOUR OBLIGATIONS

The legislation places direct obligations on the policyholder to supply up to date and accurate information to the NFD. They can do this through their NFD login. The legislation will require a policyholder to supply the information within 14 days from the actual date of a vehicle acquisition/disposal or the addition/removal of a named driver covered under the policy. We would advise that in order for you to ensure you meet your obligations, you should update the information immediately when a change takes place. Alternatively, you should schedule a review of the information on a weekly basis to ensure that the information is always up to date and accurate.

Upon logging in you will find that the NFD database contains the following;

- 1. The name of the Motor Fleet or Motor Trade Policyholder;**
- 2. The insurer name and motor insurance policy number;**
- 3. The Policyholder address noted on the policy;**
- 4. The identity of any named drivers that are covered by the policy (if the policy is on an open driving basis only the drivers who are outside the age range of the open driving and who are named on the policy will appear in the NFD as named drivers covered under the policy);**
- 5. The registration numbers for vehicles that you have provided to the insurer under an "Immediate Declaration Policy".**

This information will be supplied by the motor insurer that underwrites the insurance policy or their designated representative and will be uploaded by them on a nightly basis to the NFD to ensure that it is as up to date as possible.

In addition to the information supplied by the motor insurer, the policyholder of a motor fleet or motor trade policy will have to upload the following information to ensure compliance with the legislation;

1. All permanent vehicles (i.e., vehicles registered to, owned by, or leased to you, the policyholder, that are covered under the motor fleet or motor trade policy in question): you must supply the registration number, VIN or serial number, for every vehicle covered (including any forklifts, tractors, special type vehicles and trailers**) by uploading them to the NFD system within 14 days of change. **In relation to trailers, it is those that are owned, hired or leased by you that need to be uploaded to the NFD.

2. Temporary vehicles held for more than 14 days (e.g. borrowed or hired vehicles): you must supply the registration number, or serial number, for every temporary vehicle held for more than 14 days that are covered under the motor fleet or motor trade policy in question by uploading them to the NFD system

3. Additional information about drivers who are named on the policy as named drivers;

a. Driver's Date of Birth for each named driver (required from early 2023 when the system is updated to accept this data)

b. The driver number (ID) from the driver's licence of each named driver (required from Mid-2024 when the system is updated to accept this data)

c. The licence country of origin of the driving licence of each named driver (required from mid-2024 when the system is updated to accept this data – pick from list)

4. Personally Owned Vehicle(s): If the motor fleet or motor trade policy provides cover for vehicles which are 'personally owned vehicle(s)' the registration number and name of person to whom such 'personally owned vehicle' is registered. A 'personally owned vehicle(s)' is considered a vehicle for which you have agreed with your insurer in advance will be covered by the motor fleet or motor trade policy and is owned by a person other than the policyholder.

5. Trade Plates: Trade Plates are special registration plates obtained by motortraders/repairers. These are dealer plates issued to motor traders in order to transport vehicles on the road that may not yet have been registered or taxed. If you hold trade plates, the trade plate number(s) should be upload in the format that they appear on the actual trade licence plate.

With regard to policyholders of motor trade policies, you should list all vehicles covered by the policy, including any such vehicles which are either owned by you or available for sale, and any trade plates operated by you. When you buy or sell a vehicle there is a grace period of up to 14 days to update the NFD, however we strongly recommend updating it as soon as you can. An Garda Síochána can, and have, stopped policyholders within the 14 day period.

If a motor fleet or motor trade policyholder sells a vehicle and does not remove it from NFD, you may remain responsible for it and by default, and so will your insurer. If the new owner has an accident and they have not arranged insurance elsewhere then it is possible that your insurer may be left dealing with the claim, or at least sharing responsibility. Therefore, it is vitally important that you keep the records on the NFD accurate and maintain the NFD in a timely manner to avoid any issues.

An Garda Síochána envisage making over two million enquiries a month on the MTPL/NFD to check if vehicles have adequate insurance, and have the power to seize vehicles which they believe to be uninsured. By making sure vehicles are correctly added to the NFD when they come on cover, and then removed when you no longer have them, you are;

- 1. Saving your drivers the inconvenience and potential embarrassment if they are stopped by the Gardaí.**
- 2. Saving yourself the potential costs associated with recovering the vehicles.**
- 3. Helping An Garda Síochána to concentrate on those drivers that are actually uninsured.**
- 4. Helping protect all road users from uninsured drivers.**

NATIONAL FLEET DATABASE (NFD) FREQUENTLY ASKED QUESTIONS

1. Who will have access to the data in the NFD?

The information in the NFD will be accessible to An Garda Síochána, the Department of Transport, the Motor Insurers' Bureau of Ireland (MiBI) as set out in the RTA and your current motor insurer.

2. What it means for you?

Fleet Owners and Motor Traders should enter the data required for each of their vehicles and drivers on the NFD website at <https://nfd.mtpl.ie/>

3. What happens if you don't do this?

If the NFD is checked by the Gardai and your vehicle is not listed, at best your driver will have to provide proof of insurance at a Garda Station within 10 working days; at worst your vehicle could be impounded. This risk will continue until your vehicle registration has been put up on the NFD and it could cause serious business interruption if vehicles are impounded. For example, this could result in a serious delay for a haulage company in making a delivery, meeting a deadline or even missing a ferry crossing. The requirement to upload vehicle registrations is contained in the Road Traffic Act. If a fleet owner or a motor trader does not provide the registration details for their vehicles, they will commit an offence, and will be liable on summary conviction to a Class C fine of up to €2,500.

4. How do I do this?

Your broker or insurer will provide you with a UID (Unique Identifier) to log on to the NFD. Your UID together with a valid policy number will allow you to register and upload your vehicle and driver details at <https://nfd.mtpl.ie/>

It's important to note that this UID is unique to your fleet or motor trade business and will remain with you even if you change insurer and/or broker. Please ensure that when you change broker or insurer, that your new broker or insurer uses the same UID for your fleet. Otherwise, if you receive a new UID from the broker or insurer, you will have to set up a new user account on the NFD and your previous history will be unavailable.

If you already have a valid UID, (that you may currently be using to log onto the old NFD), you can use it together with a valid policy number to register on the new NFD, however, if this does not work, you should check with your broker or insurer to ensure that the UID is still valid.

5. Is there a user manual or help videos available?

While the website is extremely user-friendly, there is a manual and helpful short videos available to view or download under the "Help" button on the homepage of the NFD website (See Screenshot further on). They will assist you through each step in using the NFD to upload your vehicle and driver data.

6. Who do I contact if I have an issue?

Should you have any difficulty in using the site or uploading your data, you should firstly contact your broker, or insurer, who will advise you on what to do.

If you receive an error when you enter your UID, please check to ensure that the UID is valid for your insurance policy. Your broker, or insurer, will be able to verify your UID.

If you have a technical issue, please contact nfdsupport@tekenable.com, however, please note that Tekenable can only deal with technical issues such as errors encountered while using the website.

For all other enquiries, please contact the NFD system administrator at the MIBI using the following email address mtpl@mibi.ie.

7. What vehicle types should I update on the NFD?

(a) Any vehicle that is owned by you or is in your custody and control and which is covered under your motor fleet or motor trade policy.

(b) For example, this might include private cars, commercial vehicles (both LCV and HGV), special types of vehicles (such as diggers, dumpers and excavators), coaches & buses and so on.

(c) Any vehicle that you intend to have covered or is covered by your motor fleet or motor trade policy should be added. This also includes "personally owned vehicles" that may be covered under your fleet or motor trade policy provided that this has been agreed in advance by your broker/insurer.

(d) If you operate a garage or a motor trade business and use "Trade Plates", these have to be uploaded to the NFD.

(e) If you are unsure if the vehicle should be added to the NFD contact your broker or insurer for clarification.

8. Does this include Trailers?

Yes, trailers do have to be added to the NFD using the individual registration number or serial number.

9. How often do I have to update my vehicle list and driver details on the NFD?

(a) It is recommended that you update the NFD whenever insured vehicles are added to or removed from your fleet, or your custody or control as a motor trader. This will ensure your vehicles, or the vehicles you are responsible for, are not stopped by the Gardai.

(b) In any event, the Road Traffic Act places an obligation on motor fleet and motor trade policyholders to update their data on the NFD within 14 days of a change to the list of vehicles in the fleet or a change to the driver details.

10. How do I get access to the NFD?

Your broker or insurer will provide you with a UID (Unique Identifier) to log on to the NFD. This together with a valid policy number will allow you to register at <https://nfd.mtpl.ie/>. It's important to note that this UID is unique to your fleet or motor trade business and will remain with you even if you change insurer and/or broker. If you already have a valid UID that you use to log onto the old NFD, you can use it to register on the new NFD, however, you should check with your broker or insurer to ensure that it is still valid. Also see question "4 How do I do this?"

11. If I have multiple insurance policies for different sets of vehicles in my fleet, do I need a separate UID for each policy?

(a) Yes. You need a separate UID for each policy,
(b) You also need a separate NFD logon for each UID, so if you have multiple policies, you will have to register as a user on the NFD for each policy/UID combination.

12. How do I add or delete vehicle and driver details on the NFD?

(a) Once you log in, you can click on the appropriate menu option to add or delete the data on vehicles and drivers. Please click the "Help" button on the NFD to obtain a copy of the Excel template for bulk uploading vehicles to the NFD (See Screenshot next section).

Note: If you used a template to upload vehicles to the old NFD, please obtain the new template as the old one will not work on the new NFD.

(b) Please note that you will only have to upload vehicles details that are covered by an annual declaration policy to the NFD.

(c) If your policy is on a specified vehicle basis, (that requires the immediate declaration of new vehicles or the removal of a vehicle when it is being disposed of), then you do not have to upload these vehicle registrations to the NFD. Your insurer will upload the registrations to the NFD. You should check with your broker, or insurer, what type of policy you have to ensure the obligations to have such vehicles uploaded on the NFD is being completed.

However, please remember you will still need to provide the additional driver information to the NFD regardless of the type of policy you have.

13. Is it possible to upload a large number of vehicle registrations in one go?

Yes. You can upload a list of vehicles using an Excel spreadsheet. Please follow the instructions once you log on to the NFD. Click the "Help" button and obtain a copy of the Excel template that can be used to bulk add or delete vehicles from your fleet (See Screenshot below) You must insert the registration number for all active vehicles in your fleet when you complete the Excel sheet. If you omit any, they will be marked as being off cover if they were uploaded in previous Excel sheets. For example, if you uploaded 100 vehicles on 1/Jun/22 and then uploaded 90 vehicles on the 5/Jun/22, the ten missing vehicles will be marked as off cover from 5/Jun/22.

14. Can I ask someone else to upload my data to the NFD?

(a) You need to consider who is the best person to upload your data to the NFD. We have found that ideally this should be the person who is responsible for managing vehicles and drivers in your business on a day-to-day basis, as they will be involved in the changes associated with the information you need to keep updated in the NFD. This person might be a fleet manager, someone responsible for drivers and cars in a HR or procurement department, or you as the business owner. It is important to find the right person and it should be someone who is involved in overseeing the vehicles and drivers that are covered by your insurance policy.

(b) You can delegate this responsibility to the broker that manages your insurance policy. However, your broker must agree to do so as this is additional administration work that is outside of their usual remit as an insurance broker, and they may charge for carrying out such work. It is important to note that the obligation to load the information remains yours and, by your broker accepting to do this additional administration work, does not prevent you from being liable for a summary conviction to a Class C fine of up to €2,500 if the NFD is not accurate or kept up to date – the obligation is yours as the motor fleet or motor trade policyholder.

(c) If your broker agrees that they will update the NFD, you must firstly, log on to the NFD and then tick the box to delegate this responsibility to your broker. Please follow the instructions once you log on.

Screenshot of information available when the "Help" button is clicked

15. Can I add named drivers to the NFD?

- (a) No. You must inform your broker, or insurer, if a named driver is added or removed from the policy. This change will then be uploaded to the NFD by the broker or insurer.
- (b) If a new named driver is added to the policy, the motor fleet or motor trade policyholder will have to add the driver's date of birth, driver number and the country of origin of the driving licence within 14 days (once the system is updated to accept this additional driver data).

16. Can I add a personally owned vehicle to the NFD if it is covered by my fleet or motor trader policy?

- (a) Yes. Provided that your broker or insurer permits you to add a personally owned vehicle to your insurance policy.
- (b) If this is permitted, you can include a personally owned vehicle in the list of vehicles that you upload to the NFD.
- (c) You must also identify the name of the person that owns the vehicle, either by typing the name directly into the NFD or including it in the Excel spreadsheet that you use to upload your vehicles to the NFD.

17. Why do I have to do this?

The RTA requires that details of all motor insurance policies be made available to An Garda Síochána, the Department of Transport and the Motor Insurers' Bureau of Ireland (MIBI is the body responsible for dealing with claims against uninsured drivers).

18. What happens if I don't provide the data to the NFD?

- (a) The Gardaí will have access to the data on the NFD.
- (b) If a vehicle registration belonging to you or under your custody and control is not entered on the NFD, it will show as being uninsured if a Garda makes an enquiry on the NFD from their office or on their new mobility devices.
- (c) If your vehicle is scanned by the ANPR system in Garda cars, an alert will be signalled to the Garda that your vehicle may be uninsured. Your vehicle will then be stopped.
- (d) Your vehicle may then be impounded until proof of insurance is furnished or you may have to produce proof of insurance at a local Garda Station.
- (e) This will continue to occur until your vehicle registration has been put on the NFD.
- (f) In addition to the above, if you do not provide your data to the NFD, you run the risk of being convicted of an Offence under the Road Traffic Act for failure to comply with the Act.

19. Where do I get my UID and Password for NFD?

- (a) Your broker or current insurer will provide you with your UID.
- (b) You can then use the UID and your insurance policy number to register on the NFD at <https://nfd.mtpl.ie/>.
- (c) You don't need the old password associated with your UID. When you register with the new NFD using your UID and Policy number the system will generate a new password for you which you can use when logging into the new NFD system from that point forward.
- (d) Please note that if you have multiple policies covering your fleet of vehicles, you will need a separate UID and NFD log on for each policy.

20. Do I need to renew my UID and Password every year?

No. But it is good practice to change your password on a regular basis for security reasons. Your UID is a unique number to you and you must provide this to your broker and insurer when moving to a different provider.

21. What happens if I forget my UID and Password?

The log on page for NFD provides access to reissue your UID and renew your password.

22. What if I don't have access to a computer?

It is unlikely that a Garda will accept this as a reason for not uploading your data to the NFD. If you do not put your vehicle registrations and additional named driver data on to the NFD, you are running the risk of your vehicle being impounded and/or having to produce evidence of insurance at a Garda Station.

23. What if I change my broker or insurer?

- (a) You advise your new broker/insurer of your UID as this is unique to you.

24. Do I need to add temporary vehicles?

Motor fleet and motor trade policyholders should enter the registration number of each of their vehicles on the NFD if they will be in possession of the vehicles for more than 14 days. If you are in any doubt how long the vehicle will be kept by you, it is recommended that you enter the registration number on the database as soon as it comes into your custody or control.



25. Do motor traders have to upload all vehicles in their stock?

Yes. The registration numbers of all vehicles **covered by the motor trade policy** must be uploaded to the NFD, provided that they will remain in your ownership, custody or control for more than 14 days. This means that motor traders should upload their stock list at least weekly to ensure that the NFD is kept up to date as stock changes.

26. Do I need to register the make and model of the vehicle?

- (a) No. You do not have to enter this information unless the system cannot automatically identify a vehicle.
- (b) The NFD is linked to Cartell and the vehicle details are automatically populated in the NFD using the registration number of each vehicle. Cartell is an Irish company that provides comprehensive vehicle data to all sectors of the automotive industry and is a value added service we have included in the NFD to reduce the amount of data that you enter into the system.

27. When do I need to start populating the NFD?

- (a) Our advice is don't wait for the legislation. Having a process of populating the information on the NFD as a business-as-usual task prior to the legislation will also ensure that you can access the system, are familiar with the system and you or your teams have everything ready in time.
- (b) The Road Traffic and Roads Bill (2021) will be passed by Dáil Éireann later this year with a commencement order coming into effect in early 2023. This legislation will be enforced by An Garda Síochána on commencement and therefore we advise that you start populating the NFD with the required information from October 2022. Having a process up and running that populates this important information as a 'business-as-usual task' in advance of the commencement of this legislation in 2023 will ensure you are compliant with the law (with no risk of conviction or being fined) and prevent a vehicle being seized (which would otherwise cause your normal business to be disrupted) by An Garda Síochána.

28. Will my data transfer from the old NFD to the new NFD?

No. The data on the old NFD will not be transferred to the new NFD as the data content and structure of the database is different in the new NFD. If you are already uploading data to the old NFD, you should firstly register on the new NFD. Then download the vehicle upload template that is available under the help screen (see screenshot in document). You will notice a new tab in the template that allows you to identify "personally owned vehicles" in your fleet which is not catered for in the old NFD.