

# MID UPDATES GUIDE

## how to manage vehicles on your policy

Managing a Motor Trade policy? Learn how to update vehicles on the Motor Insurance Database (MID) to keep your business running smoothly and help stay compliant. Our quick guide covers the basics. For further support, email [mid@qmtcommercial.co.uk](mailto:mid@qmtcommercial.co.uk).

### Introduction

Each insurer has their own process – some offer online portals, while others ask you to request changes through us. Simply find your insurer in the table below for details.

INSURER	PORTAL	LOGIN	LINKS
Haven / Granite	✓	Typically provided by your insurer within 24 hours	<a href="#">Insurer Portal</a> <a href="#">Unacceptable Vehicle List</a>
Road Runner	✓	Typically provided by your insurer within 24 hours	
KGM	✗		
Tradex	✓	Provided by the insurer	<a href="#">Insurer Portal</a> <a href="#">View the Tradex Portal Guide</a> <a href="#">Tradex Two Factor Authentication Guide</a>
Q / TFP	✓	Typically provided by your insurer within 24 hours	<a href="#">Insurer Portal</a> <a href="#">Refer Vehicle Types and Cars</a>
Niche	✓	Provided by the insurer	<a href="#">Insurer Portal</a>
Niche - KGM	✗		
Niche - Eridge	✓	Typically provided by your insurer within 24 hours	<a href="#">Insurer Portal</a>
Niche - Tradex	✓	Typically provided by your insurer within 24 hours	<a href="#">Insurer Portal</a>

### Tips for managing your MID

#### Real time updates

As soon as you buy a car, add it to your MID – when it's sold, remember to remove it straight away. Not updating the MID in real time can result in fines, legal trouble or impounded cars.

#### Personal use cars

Make sure you declare personal cars for everyday use to your insurer and get their approval first.

#### Trade plates

If you use trade plates for transporting or demonstrating cars, they must be MID registered.