

# TRADEX MID GUIDE

## how to manage vehicles on your policy

This sheet is designed to help Tradex customers manage their vehicles quickly and easily through the MID portal. It outlines the key steps, helping you keep your records accurate and your cover up to date at all times. For further support, email [mid@qmtcommercial.co.uk](mailto:mid@qmtcommercial.co.uk).

### 01. Logging in

You will soon receive your login from Tradex, giving you access to manage your Motor Trade vehicles online.

[Visit the Tradex portal](#)

[Download the 2 factor authentication guide](#)

[Download the Tradex MID guide](#)

### 02. Knowing which vehicles to add to the MID

VEHICLE CATEGORY	ADD TO MID	FURTHER DETAILS
Personally owned vehicles	✓	These vehicles must be taxed and registered to the policyholder or drivers who are entitled to drive their own personal vehicles under the policy for social domestic and pleasure.
Business vehicles	✓	These vehicles must be taxed and registered to the Business insured. Examples of these vehicles include company vehicles used for business purposes, such as a Recovery Truck etc.
Trade plates	✓	Any Trade Plates that are registered to the policyholder should be included on the Motor Insurance Database.
Stock vehicles	✗	These vehicles are passing through vehicles and should not be added to the MID. These are untaxed vehicles and cover under your Motor Trade Policy for these vehicles is restricted to Motor Trade use only, they cannot be driven for social, domestic and pleasure.
Customer vehicles	✗	Vehicles owned by the policyholders customer whilst in your possession for Motor Trade Purposes in connection with your business occupation should not be added to your MID. These are restricted to Motor Trade use only and cannot be driven for social, domestic and pleasure.

### 03. 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.

#### Vehicle tax

Trade cars should stay untaxed on trade plates while in the trader's temporary possession.

#### New keeper

Vehicles should be taxed when sold. Notify the DVLA and retain evidence of the sale.