

### What is the NFD?

- The NFD is a fleet and motor trade website established to assist the An Garda Siochana in their fight against uninsured driving and to comply with national and European Legislation.
- This system was built by the Motor Insurance Bureau of Ireland, the insurance industry and Insurance Ireland.
- The NFD is 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 Siochana to support enforcement of the legal requirement for motor insurance.
- The NFD will also be used by the Department of Transport to tackle insurance status of all registered vehicles especially when motor tax is renewed each year for fleet vehicles.
- An Garda Siochana will use Automatic Number Plate Recognition to access the information from the NFD in order to identify and catch vehicles being driven while uninsured.

Commencement in 31<sup>st</sup> March 2023

#### What it Means for You

- Fleet Owners and Motor Traders should enter the number of each of their vehicles on the NFD website.
- The legislation requires you to supply the information within 14 days from the actual date of a vehicle acquisition.
- We recommended that you update the NFD whenever insured vehicles are added or removed from your fleet.
- The information in the NFD will be accessible to An Garda Siochana, the Department of Transport, the MIBI and your current motor insurer.
- If you have multiple insurance policies for different fleets you will need a separate log in for each.
- Trailer registration or serial numbers also needs to be logged on the NFD
- Motor Fleet and Motor Trade policy holders should enter the registration number of each vehicle on the NFD if they will be in possession of the vehicles for more than 14 days.

## What happens if your vehicle is not on NFD?

- If the NFD is checked by An Gard Siochana and the vehicle is not listed on the database, what happens?
  - at best the driver will have to provide proof of insurance at a Garda Station within 10 working days,
  - at worst, their vehicle could be impounded and the driver could be facing prosecution for driving without insurance
- If your vehicle is impounded, it will not be released until the vehicle registration has been uploaded to the NFD which could cause unnecessary delays to your business, for example, delay to delivery's, meeting deadline or missing ferry crossing.
- Fleet owners and motor traders who do not provide the registration numbers for their vehicles will be committing an offence under the Road Traffic Act and will be liable to a Class C fine of up to €2,500 on summary conviction in the District Court.

### Using the NFD System

Your broker/insurer with provide you with a UID to log on to the NFD

You can register at <a href="https://nfd/mtpi.ie/">https://nfd/mtpi.ie/</a>

This number will remain with you even if you change brokers or insurers.

The website is user friendly but there is a manual and helpful short videos available to view or download on the home page of the NFD.

You will need the following information:

- Full name of the Motor Fleet or Motor Trade Policyholder
- Policyholders address
- The insurer name and policy number
- The identity of any named drivers (if on open drive basis no need to name drivers unless outside the age range) including their date of birth license number and country of license origin.
- The registration number of vehicles
- If you are in possession of a trade plate you must upload the trade plate number.
- Only one person can register on the NFD from each organisation. However, once registered, this person can set up additional users who can update the list of vehicles.
- If there are a large amount of vehicles they an use an excel template (available from the help section)

# What iCare can provide for you

 iCare internal IT department are currently working a project to make this process easier for you so you will only have to register your vehicle once to the NFD

