

Continuous Vehicle Coverage (CVC) Explained

Did you know that in Ireland it's not illegal to own an uninsured vehicle? In fact, the legal offence only occurs if you are caught driving a vehicle without insurance.

Such a focus places all the burden for identifying and apprehending uninsured drivers on An Garda Síochána. Considering that in 2025 there were more than an estimated **211,000 uninsured or unregistered vehicles** on Irish roads, or **1 in every 15 vehicles**, that is an awful lot of illegal activity for the Gardaí to be grappling with.

However, there is a simpler solution. Continuous Vehicle Coverage (CVC) is a system which requires motor insurance based on vehicle ownership. The owner of the vehicle is required to insure their vehicle at all times once they take ownership. The beauty of this approach is that it allows enforcement to move from being policing led to being administration led.

On a continuing basis, all registered vehicles are compared with all insured vehicles. This allows any that are uninsured to be easily identified. Fines are then issued where there is a mismatch (i.e. if the vehicle is registered but not insured).

Such a system is already used in the UK. Under their approach, warning notices are issued to vehicles who have been uninsured for 28 days. If the insurance status is not changed after 56 days, then a Fixed Charge Notice (penalty fine) is issued to the owner. Only after there has been no response from the owner for a period of 182 days is the matter referred to the police, who will pursue a prosecution.

This makes a difference. In the UK, the number of uninsured vehicles dropped from approximately 6% to 2.5% following the introduction of this system.

In fact, this type of approach is already widely used throughout Europe, with 25 different countries already having such a system in place. This includes the UK, France, Germany, Belgium, the Netherlands, Norway, Sweden, Denmark and many more. The impact is clear. Across the EU/ EEA the average rate of uninsured vehicles is 2.4%, compared with 6.5% in Ireland.

Introducing a CVC system will significantly help reduce the amount of time the Gardaí have to spend policing illegal, uninsured driving, while also systematically reducing the number of uninsured vehicles on Irish roads.

It's a system that represents best practice in tackling uninsured driving, an illegal act which has been tolerated for too long in Ireland.

Please join us in helping to push for the introduction of CVC in Ireland.

Let's use the tools we have to make sure the owners of uninsured vehicles are punished. Let's take a step that is good for road safety and all law abiding Irish road users.



WHY ARE YOU PUSHING FOR THIS NEW SYSTEM WHEN YOU HAVE IMID IN PLACE?

We think Continuous Vehicle Coverage (CVC) represents the next step for Ireland moving towards best practice when it comes to tackling uninsured driving.

At the moment it's not an offence to own an uninsured vehicle, it's only an offence to drive it. Continuous Vehicle Coverage addresses this problem.

The numbers speak for themselves, we still have one of the highest levels of uninsured vehicles in Europe. The Irish Motor Insurance Database (IMID) has helped, but we will need to do more if those levels are to change.

WHY WASN'T THIS APPROACH INTRODUCED BEFORE NOW?

It couldn't be done before now.

Introducing an admin led approach is only possible because we have the Irish Motor Insurance Database (IMID). That database is only in use since the beginning of 2024. Before the creation of IMID the data simply didn't exist to enable progression towards a CVC system in this country.

WHAT IF I HAVE A VEHICLE THAT IS KEPT 'OFF ROAD'. DOES CVC MEAN THAT I WOULD HAVE TO GET IT INSURED?

Under the law any motor vehicle that uses Irish roads must be insured. This approach wouldn't change.

If a vehicle is not using the roads then it can be declared 'off road' and then no insurance would be required, which is in keeping with what is already in place. Statutory Off Road Declarations (SORDs) are already used in this country for motor tax and could be slightly adapted to meet the needs of this new approach.

WOULD THERE STILL BE FLEXIBLE FLEET/ MOTOR TRADER POLICIES UNDER CVC?

Yes. And we anticipate this system would work well with the current National Fleet Database (NFD) requirements.

Fleet owners would still have to update their vehicle details on the National Fleet Database, as they have been required to do by law since November 2023. We anticipate it would be a click button exercise for them to say which vehicles are on the roads and which vehicles aren't at any one time.

WHAT CHANGES WOULD BE REQUIRED TO MAKE THIS HAPPEN?

The Road Traffic and Roads legislation would need to be updated, which is a task the Department of Transport generally takes on every few years anyway.

There would also need to be secondary legislation to enable fines for failing to insure a vehicle under the new system and allow civilian enforcement to assist, thereby optimising the use of Garda resources.