

NAVIGATE



Motor Insurance Policy Data Policyholder user guide

**This guide is intended for Policyholders, to assist with
the use of Motor Insurance Policy Data application on
Navigate**



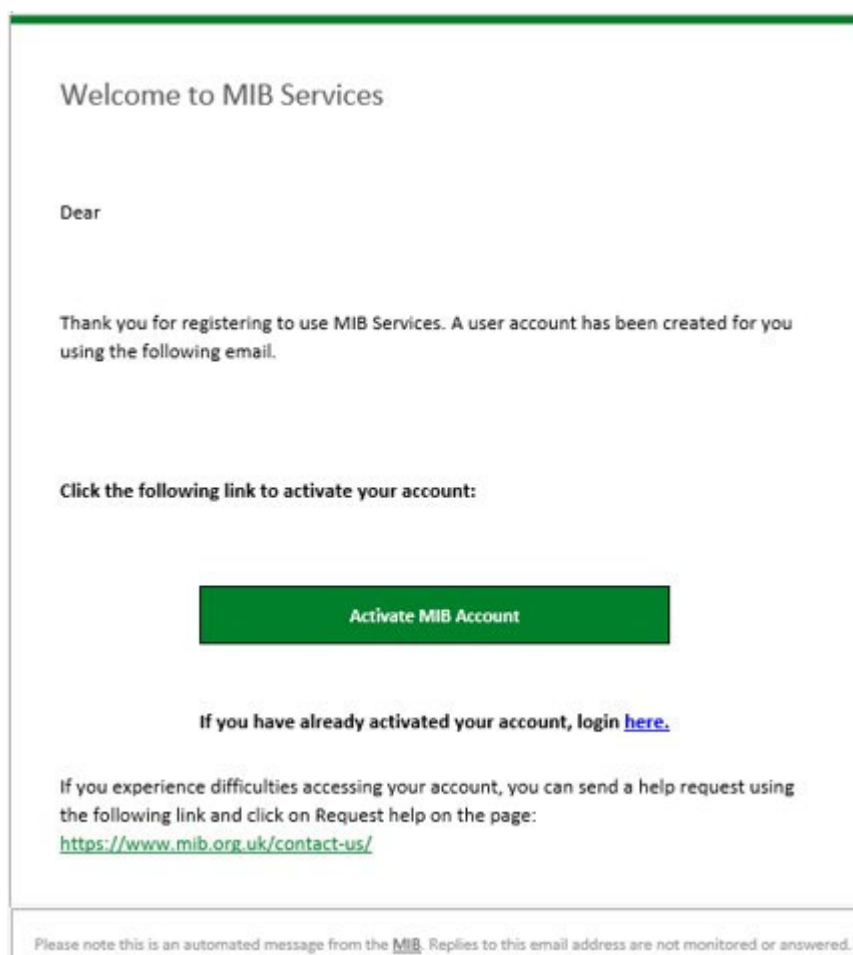
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1 Accessing the Navigate portal

Once your insurer has set you up via their helpdesk team, you'll be able to access Navigate – a data platform that's the new home of the Motor Insurance Database (MID) from April 2024.

You'll need to whitelist the following email: noreply@identity.mib.org.uk, as you'll be sent a link to activate your Navigate account.



Click on the 'Activate Motor Insurers Bureau Account'. Your username will be your email address, you'll need to set a password and answer a security question. **It's important you remember the answer to your security question as you'll be asked to provide this from time to time.**



Create a password for your account

Create a password so you can login to your account.

Password must have

- At least 8 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol (" ! # \$ % & ' () * + , - . / : ; < = > ? @ [] ^ _ ` { | } ~)
- Not contain either your name or your last name
- Not to be one of your previous 4 passwords

Enter password *

Show Password

Confirm password *

Show Password

Choose a memorable question and answer so you can login to your account if you forget your password.

Select a security question *

Security answer *

Continue

You'll need to set up 2-step authentication.

Once completed you'll gain access to Navigate. 2-step authentication is required should you forget your password, or need to reset your account. This enables Navigate to verify who you are.

2-step authentication will be required every 28 days. A verification code text will be sent to a nominated mobile number. Password can be used after that for 28 days if logging in from the same device.



Register for 2-step authentication

To secure your account, we need to setup multi factor authentication and you will need to provide your mobile phone number.

You will receive a verification (SMS) with a 6 digit code that you will need to verify on the next screen.

Country code *

Mobile number *

Send code

Exit

Use the following URL: [Navigate](https://identity.mib.org.uk/user/login) (<https://identity.mib.org.uk/user/login>) and enter your email address and password, then click Sign in.



Sign in

Email *

Password *

Show Password

☐

Remember me?

Sign in

Register here

- [Navigate](#)
- [MIB Claims - Direct claimant](#)
- [MIB Claims - Claimant representative](#)

Need help signing in?

- [Forgot your password?](#)
- [Unlock account?](#)
- [Help and information?](#)

You'll need to accept the Terms & Conditions. To do this, scroll through the document in the box which will then show the tick boxes and 'Accept' and 'Decline' buttons:

Terms & Conditions

Before you continue, please read and accept the Terms and Conditions. To understand how we process personal data, information can be found in our [privacy notice](#).

1 Terms of Use

Please read these Terms of Use carefully and make sure you understand them before using this website as they (together with the documents referred to in them) apply directly to your use of this website [www.example.com](#) (the "Website") and tell you the legal terms of use on which you may make use of this Website.

By accessing this Website, you agree to be bound by all of the following Terms of Use.

☐ I declare that I understand it is a criminal offence to wrongfully obtain personal data via this portal and that I must only use personal data in compliance with UK GDPR.

☐ I agree to these terms and conditions which will bind you and, where applicable, your employees. These terms include, in particular, limitations on liability in clause 15 (MIB's Limitation of Liability)

Accept

Decline

Download PDF

Select the Motor Insurance Policy Data option. Then you'll be able to access your policy details that have been assigned to your account.



Please note, more details on how to use Navigate are provided throughout this document.

1.1 Forgot/change password

Sign in

Email *

Password *

Show Password

☐

Remember me?

Sign in

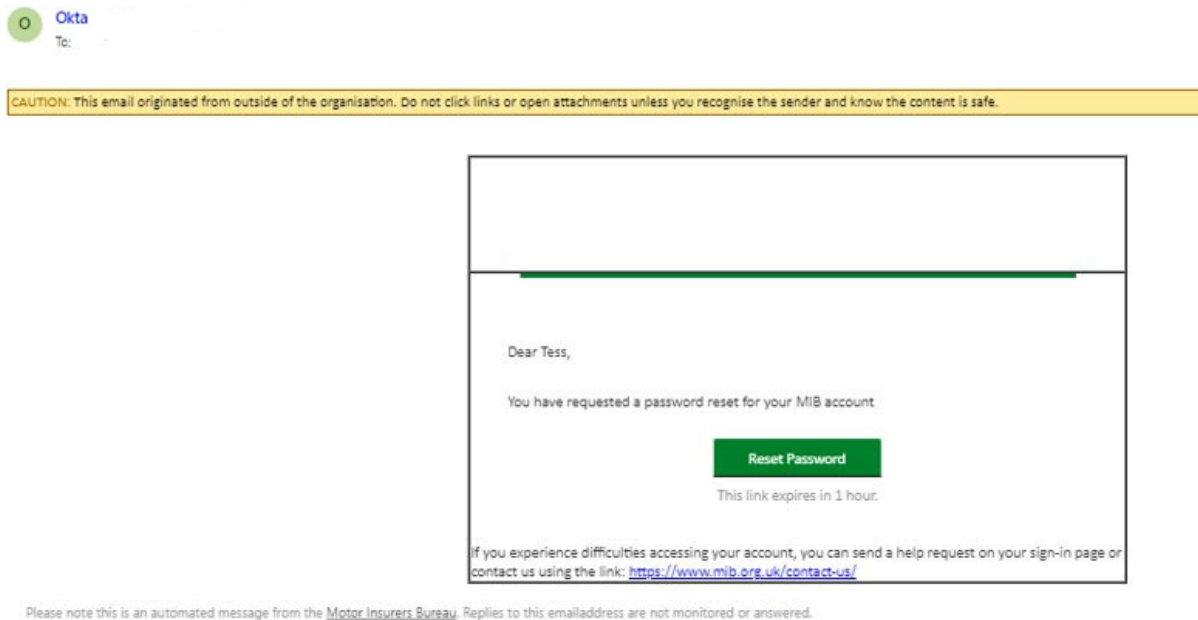
Register here

- [Navigate](#)
- [MIB Claims - Direct claimant](#)
- [MIB Claims - Claimant representative](#)

Need help signing in?

- [Forgot your password?](#)
- [Unlock account?](#)
- [Help and information?](#)

If you've forgotten your password, or your account becomes locked from incorrect password attempts, choose the relevant option under 'Need help signing in?'. Follow the relevant steps by providing your email address, as you'll be sent an email to reset your password.



Then answer your security question you provided when you registered.



Answer Forgotten Password Challenge

What was your first car?

☐ Show

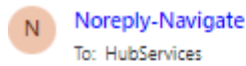
Reset Password

[Back to sign in](#)

Alternatively contact your insurance helpdesk, detailed in section 2 explains how to access.

1.2 Locked out

If your organisation has chosen to lock you out of your account, either because the account is currently not needed or they have raised concerns over your activity, you'll be emailed to tell you this.

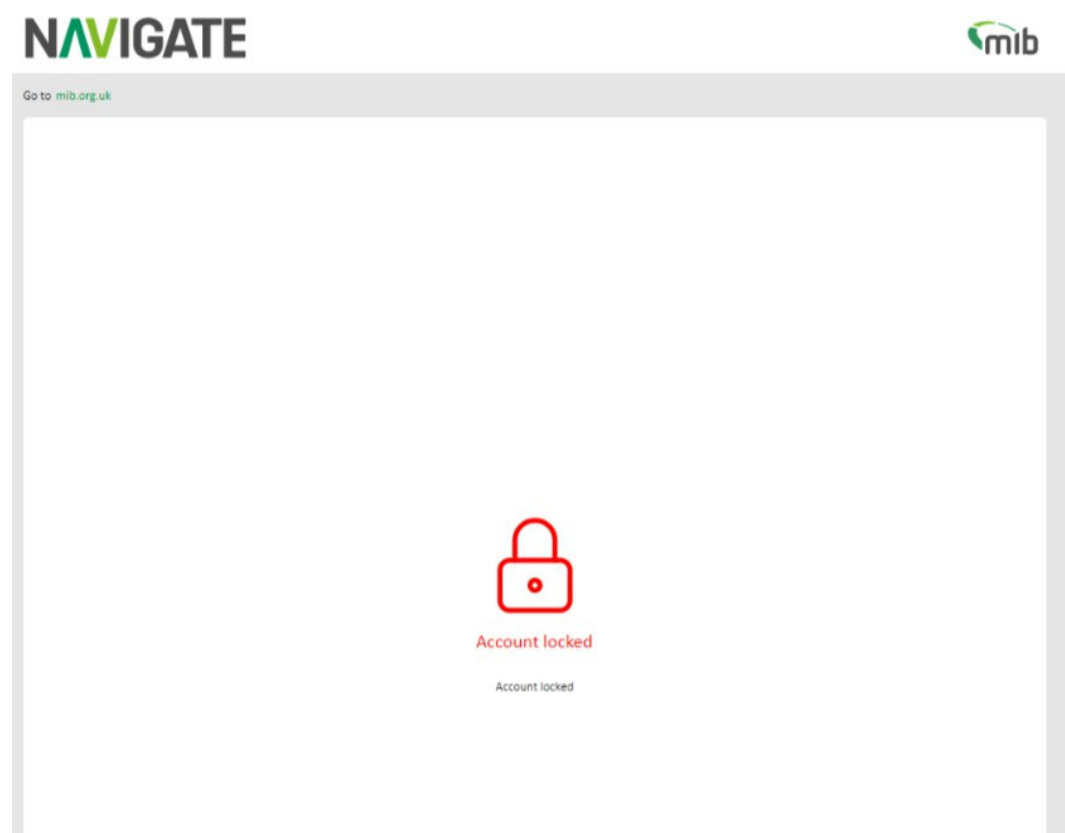


Hello,
Your account has been locked. It has happened because either
a) Your organisation's portal administrator has locked it or
b) Email domain of your email address is de-registered from the portal or
c) You were part of only one branch and it has been suspended.

If you still need your account, please contact your organisation's portal administrator to unlock your account.

Navigate Support Team.

The following screen will show you that you're locked when trying to log in. You'll need to contact your insurance helpdesk for help if you believe this is a mistake.



Additionally, if you've not logged in for 90 days, your account will become locked and after 180 days your account will be deleted.

Alternatively contact your Insurer Helpdesk for support, details listed below.

2 Contacting your Insurer helpdesk

If you're logged into Navigate and need some help from your Insurer helpdesk. You'll be able to click the green link displayed on Update Vehicle:

SEARCH RESULT

1 policies are assigned to Tessa Test

Policy Number	Policy Start Date	Policy End Date	Insurer/DA Name	Insurer Helpdesk Contact Details
000000000002	01/04/2018	01/04/2099	EXPERIAN TEST1	Insurer Helpdesk Contact Details

Displaying Results 1 to 1 of 1



Show: 10 Rows ▾

Or on the summary of your file:

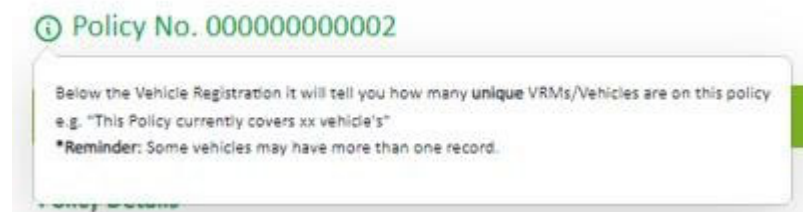
If you have any questions about this file or are experiencing difficulties, please contact your Insurer [MIB Helpdesk](#)

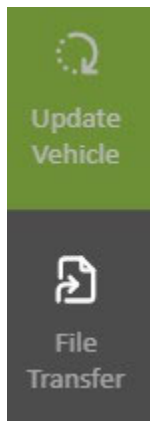
If, however, you're not logged in and need help, you'll be able to find the details of your Insurer helpdesk here:

<https://navigate.mib.org.uk/insurer-help-desk-contact>

3 Portal Help

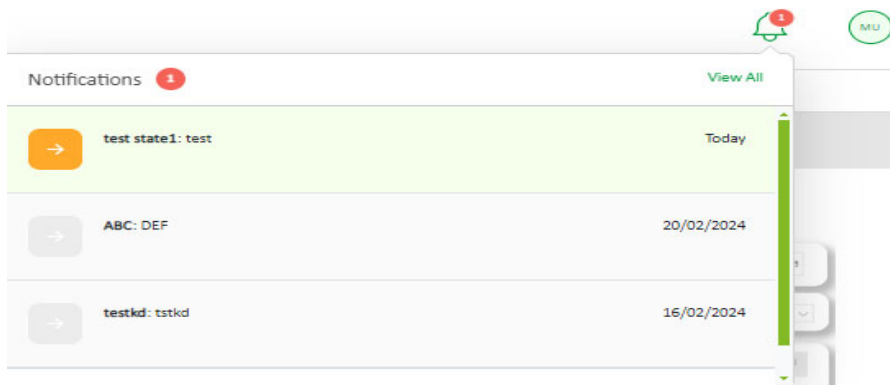
Navigate has helpful tooltip icons to help you throughout the portal. These are usually found on titles/headings and will offer help relating to the page or item in question.





On the left-hand side of the page, there'll be tiles associated with different functions. As a Policyholder you will have both Update Vehicle and File Transfer. All functions are referred to in this **Guide**.

You'll also see notifications through the notification bell, where useful updates will be sent to keep you informed about updates/changes or issues.



4 Choosing your lead insurer

After you've selected your product and if you have insurance with more than one insurer, you will need to select the lead insurer you wish to view policies for.

You'll be presented with a drop-down list of all your companies that are providing you with insurance, you'll need to choose the one you wish to view first and press "Proceed".

Select Insurer



Please select the Insurer you wish to view policies for. You can change to another Insurer using the arrow feature in the top left hand side of the screen once you have accessed a policy.

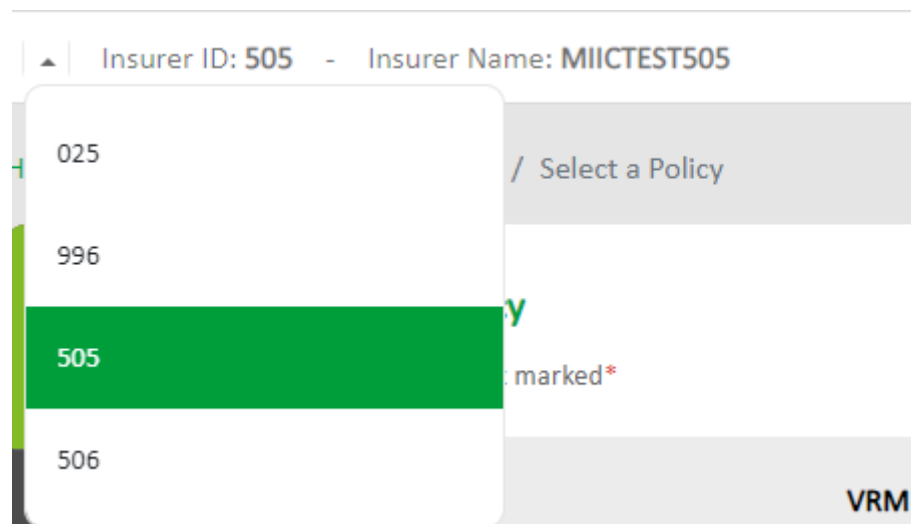
Select or enter the insurer name



Cancel

Proceed

You'll be able to change your insurer whilst in Navigate by using a drop-down menu (toggle feature) at the top of the page.



If you only have 1 insurer, you won't see the drop-down button, but your insurer details will show at the top of the page.

Update Vehicle


Add and update vehicle records on fleet and commercial policies



5 Using Update Vehicle

Select Update Vehicle from the menu bar.




Select a Policy
You must fill in the box marked*

Policy Number* VRM Policy Start Date dd/mm/yyyy  **Submit**

SEARCH RESULT

4 policies are assigned to **Tessa Test**

Policy Number	Policy Start Date	Policy End Date	Insurer/DA Name	Insurer Helpdesk Contact Details
AUTORENEWALPMID2	05/12/2022	05/01/2024	AVIVA INS LTD/HAGERTY	Insurer Helpdesk Contact Details
MID2REN2A1	03/01/2024	15/12/2024	AVIVA INS LTD/HAGERTY	Insurer Helpdesk Contact Details
MID2REN2A1	05/12/2022	10/01/2024	AVIVA INS LTD/HAGERTY	Insurer Helpdesk Contact Details
MID2RENEWAL2A	05/12/2022	05/01/2024	AVIVA INS LTD/HAGERTY	Insurer Helpdesk Contact Details

Displaying Results 1 to 4 of 4  **1**  **Show:** 10 Rows 

All policies will be displayed for you to choose from.

Please note Future, or Previous policies will be displayed along with Current policies (if applicable) and can be identified by the policy dates displayed.

5.1 Selecting a policy

Search for a policy using a complete and accurate Policy Number (mandatory), with one of the following accurate fields:

- Vehicle Registration Mark
- Policy Start Date

A search made using a policy start date will always return the current version of the policy, this can be verified by the policy start date being displayed on the screen.

Use the pagination at the bottom of the page to increase the number of policies you can see listed. A current version of the policy will be displayed first.

If there is no current version but there is a future version, this will be displayed first, otherwise the previous version will be displayed. An example message below will be displayed if there is only a

future or previous version.

SEARCH RESULT

PreviousCurrentFuture

Warning: Current or Future policy not found, but Previous dated policy details found.

Click the relevant version if available, to move between Previous, Current and Future policies.

5.2 Viewing vehicle records

When a policy is selected, the page will display all the vehicle records on the policy. All fields in the table have a filter icon which allow you to sort up or down when clicked. You can view just the vehicles that are “On Cover Only”, “Previously On Cover” and “Due On Cover” by using the appropriate filter.

Search Result

PreviousCurrentFuture

Policy No. YGPC0018634

Select a different Policy

Policy Status : Current

| Policy Start Date : 01/01/2024 | Policy End Date : 31/12/2024

Policy Details

Policy Type	FLEET/COMMERCIAL	Policyholder Name	Mr Halwet
Last Accessed Date	18/01/2024	Policyholder Address	1 Test Lane, Test Park, London, TT1 1TT
Class Of Use	S, D AND P 1	Policyholder Contact	
Permitted Drivers	0		
Named Drivers	Named driver not found		

Vehicle Registration:

Search

Add Vehicle

View/Update

Remove vehicle added in error

Download Vehicle Schedule

This policy currently covers 4 vehicle(s)

☒ Show all vehicles ☐ On Cover only ☐ Previously On Cover only ☐ Due On Cover only

VRM	On Date	Off Date	Type	Make	Model	CC	Cover Status
AA02AAA	10/01/2024	30/07/2024	CAR	Hyundai	FORD	1400	PREV ON
AA02AAA	10/01/2024	30/07/2024	CAR	Hyundai	FORD	1400	ON COVER
cg10ft	18/01/2024	31/12/2024	CAR	mercedes	c class	0	ON COVER
Newda01	18/01/2024	31/12/2024	COMMER...	mercedes	c class	0	ON COVER

Displaying Results 1 To 4 of 4

<1>

Show: 10 Rows

If a vehicle has been on cover on more than one occasion during the life of the policy, a list of the records will be presented. Each entry will show the on date and off date, so that the correct record can be selected and then updated.

Please Note: The vehicle table displayed for a current version of the policy will also include all vehicles due on cover. Use the check box filters to view vehicles with a different cover status.

This policy currently covers 48 vehicle(s)

☒ Show all vehicles ☐ On Cover only ☐ Previously On Cover only ☐ Due On Cover only

VRM	On Date	Off Date	Type	Make	Model	CC	Cover Status
001004	11/11/2023	01/04/2099	CAR				ON COVER
AB12CDE	20/01/2024	01/04/2025	CAR	FORD	GALAXY	0	DUE ON
ABC789	26/04/2018	27/01/2099	CAR	TEST	TEST	0	ON COVER
DEV123	23/02/2022	01/04/2099	CAR	TOYOTA		0	PREV ON

5.3 Adding a vehicle to a fleet/commercial policy

Select the policy you need to add the vehicle to, then select “Add Vehicle”. This will open a new page, as shown below, with fields that can be edited/completed with the relevant information.






You must provide a vehicle registration, an on-cover date and an off-cover date.

The registration will be checked against a third party database, and if Make/Model details are found, these will appear automatically. If the details are not found, a message will appear, you should then enter the vehicle details manually.

The VRM FGH765 entered does not have corresponding vehicle make/model details in the database. Please populate the fields manually.

X

Policy No : 000000000002	
Previous Policy Start Date :	Previous Policy Expiry Date :
Current Policy Start Date : 01/04/2018	Current Policy Expiry Date : 01/04/2099
Future Policy Start Date :	Future Policy Expiry Date :

Vehicle  Registration * <input type="text"/> Trade Plate <input type="checkbox"/>	Vehicle  On Cover Date * 08/03/2024 
	Vehicle  Off Cover Date * 01/04/2099 

VEHICLE DETAILS

Vehicle Type <input type="text" value="Select"/>	Vehicle Make <input type="text"/>
Vehicle Model <input type="text"/>	Derivative <input type="text"/>
Vehicle Engine Size <input type="text"/>	Number of Seats <input type="text"/>
Gross Vehicle Weight <input type="text"/>	

Submit

It's recommended that the other fields are completed where possible:

- Vehicle Type (e.g. car, motorcycle)
- Vehicle Make (e.g. Ford, Hyundai)
- Vehicle Model (e.g. Astra, i30)
- Vehicle Derivative (e.g. GLS)
- Vehicle Engine Size in cc (e.g. 1400)
- Number of Seats (for buses and minibuses)
- Gross Vehicle Weight (for HGVs)

If the registration is a Trade Plate, select the Trade Plate from the drop-down menu in vehicle type.

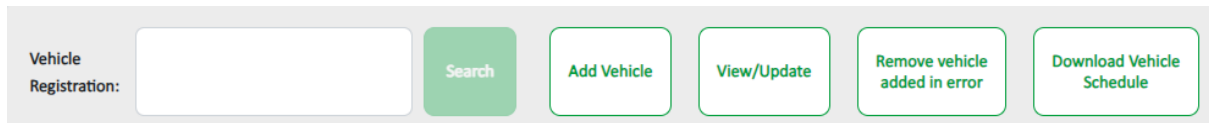
After completing all the details, select "Submit" and the vehicle will be added.

5.4 Updating Vehicle details

Select the vehicle you want to update from the list displayed in "Update Vehicle" screen, if the vehicle record you want to update is **not** visible on the screen, you can find the vehicle by:

- Entering the complete registration or first few characters in the “Vehicle Registration” box and select “Search”
- Scrolling through the list of vehicles visible on the screen using the scroll bar on right hand side of table
- Paging through the list of vehicles using the page navigation buttons at the bottom of the screen

Then, select vehicle row by hovering on it so it’s highlighted in green, then select “View/Update” button.



The image shows a horizontal toolbar with a light gray background. On the left, there is a label "Vehicle Registration:" followed by a white rectangular input box. To the right of the input box is a solid green button with the text "Search" in white. Further right are four more buttons with green borders and green text: "Add Vehicle", "View/Update", "Remove vehicle added in error", and "Download Vehicle Schedule".

This will open a new page (see below) and you can amend the details. To remove a vehicle from cover, change the vehicle off-cover date. Select “Submit” when completed.

Policy No : 00000000002	
Previous Policy Start Date :	Previous Policy Expiry Date :
Current Policy Start Date : 01/04/2018	Current Policy Expiry Date : 01/04/2099
Future Policy Start Date :	Future Policy Expiry Date :

Vehicle <input style="width: 150px;" type="text" value="DEV123"/> Registration *	Vehicle <input style="width: 150px;" type="text" value="23/02/2022"/> On Cover Date *
Trade Plate <input type="checkbox"/>	Vehicle <input style="width: 150px;" type="text" value="01/04/2099"/> Off Cover Date *

This Vehicle is currently ON COVER
✕

VEHICLE DETAILS <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> Vehicle Type <input style="width: 100%;" type="text" value="CAR"/> </div> <div style="width: 48%;"> Vehicle Make <input style="width: 100%;" type="text" value="TOYOTA"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 48%;"> Vehicle Model <input style="width: 100%;" type="text"/> </div> <div style="width: 48%;"> Derivative <input style="width: 100%;" type="text"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 48%;"> Vehicle Engine Size <input style="width: 100%;" type="text"/> </div> <div style="width: 48%;"> Number of Seats <input style="width: 100%;" type="text"/> </div> </div> <div style="margin-top: 10px;"> Gross Vehicle Weight <input style="width: 100%;" type="text" value="00000"/> </div> </div>	DRIVER DETAILS <div style="margin-top: 10px;"> Class of Use No class of use code for vehicle </div> <div style="margin-top: 10px;"> Permitted Drivers No permitted drivers code for vehicle </div> <div style="margin-top: 10px;"> Named Driver 1 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div> <div style="margin-top: 10px;"> Named Driver 2 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div> <div style="margin-top: 10px;"> Named Driver 3 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div> <div style="margin-top: 10px;"> Named Driver 4 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div> <div style="margin-top: 10px;"> Named Driver 5 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div> <div style="margin-top: 10px;"> Named Driver 6 : <input style="width: 100%;" type="text"/> <input type="checkbox"/> Exclude </div>
--	---

Submit

When taking a vehicle off cover, **do not** amend any other details on the record other than the off-cover date as it will create a duplicate record on the database. Should you wish to change other details or upload the correct vehicle registration number, you will need to use the “Remove vehicle added in error” function and then create a NEW record with the updated details using the “Add Vehicle” function. Select “Submit” when completed.


If the vehicle record has named driver details or Class of Use/Permitted Driver details, please contact your Insurer's Helpdesk to make any amendments.

Vehicle Registration*: FGH765

Vehicle On Cover Date18/01/2023

☐ Trade Plate

Vehicle Off Cover Date31/12/2025

 You may not amend a vehicle record which has driver or use information attached to it. Please contact your insurer to make any amendments.

This Vehicle is currently ON COVER

VEHICLE DETAILS

Vehicle TypeCAR

Vehicle ModelPolo

Engine Size015898

Gross Vehicle Weight

Vehicle MakeVolkswagen

DerivativeSE 1.0

Number of Seats

DRIVER DETAILS

Class of UseNo class of use code for vehicle

Permitted DriversNo permitted drivers code for vehicle

Named Driver 1:Karrie Linz

Named Driver 2:

Named Driver 3:

Named Driver 4:

Named Driver 5:

Named Driver 6:

Exclude


Exclude

Exclude

Exclude

Exclude

Exclude



Submit

5.5 Remove a vehicle added in error

For vehicles that have come off-cover, see the 'Updating vehicle details' section. If a vehicle was added to the policy in error (e.g. incorrect registration number, administration error), and you need to delete the details from the policy, select the vehicle and then select "Remove vehicle added in error" button.

Vehicle Registration:

Search

Add Vehicle

View/Update

Remove vehicle added in error

Download Vehicle Schedule

Selecting this will open a confirmation message asking if you're sure you wish to delete the record.

Remove vehicle added in error



Are you sure you want to remove this vehicle? All records with this VRN will be deleted from this policy.

Cancel

Continue

Select “Continue” and all traces of the vehicle will be **deleted** from the policy. This does not keep a record of the vehicle on the policy.

Only use “Remove vehicle added in error” to delete a vehicle. If you want to remove a vehicle from cover, then use the “View/Update” button, and amend the vehicle off cover date.

5.6 Download a Vehicle Schedule

In Vehicle Update, on the policy display screen select “Download Vehicle Schedule”.

The screenshot shows a horizontal bar with several elements. On the left, there is a label 'Vehicle Registration:' followed by a text input field. To the right of the input field is a green 'Search' button. Further right are four white buttons with green borders: 'Add Vehicle', 'View/Update', 'Remove vehicle added in error', and 'Download Vehicle Schedule'. The 'Download Vehicle Schedule' button is highlighted with a red rectangular box.

This option will display a pop-up box which will allow the request for a vehicle schedule.

Download a Vehicle Schedule



Request download for:

☒ Current Policy Period

☐ Today's Schedule

☐ Dates Between

dd/mm/yyyy



and

dd/mm/yyyy



Cancel

Download

Choose the relevant option to you and press "Download". This will then begin a download of the selected vehicle schedule and you will get an option to open and/or save the file which is named in the format "RSDownloadYYYY-MM-DD.csv".

This download is in the following format which includes headers for columns:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	Policy Number	Policyholder Name	Vehicle Registration Number	Trade Plate Indicator	Vehicle Type	Vehicle Make	Vehicle M	Vehicle D	Vehicle En	Number of	Gross Vehi	Vehicle Co	Vehicle Or	Vehicle Of	Last Amen	User Pref	User Name	Amended
1	000000000002	Test Commercial	001test	U									20180401	20240401	20240219		HelpdeskL	I
2			002test	U	COMMERCIAL VEH/VAN	Mahindra	Jeep	123	1344	2	3233	00000000	20240205	20250401	20240205		Vehcleupc	I
3			002test	U	COMMERCIAL VEH/VAN	MahindraUpdate	JeepUpdat	123	1344	2	3233	00000000	20240205	20250401	20240205		Vehcleupc	I
4			003test	U	CAR	Maha	4x4	12	1234	12	1200		20240205	20250131	20240219		HelpdeskL	I
5			003Test	U	CAR	Maha	4x4	12	1234	12	1200		20240205	20250131	20240205		Vehcleupc	I
6			003test	U	CAR	MahaUpdate	4X4UP	12	1234	12	1200		20240205	20250131	20240219		HelpdeskL	I
7			004test	U		BENTLEY	wage	11	12	1	2000		20240205	20250401	20240219		HelpdeskL	I
8			004test	U		BENTLEYnew	wagenew	11	12	1	2000		20240205	20250401	20240219		HelpdeskL	I
9			004test	U	COMMERCIAL VEH/VAN	BENTLEY	wage	11	12	1	2000		20240205	20250401	20240205		HelpdeskL	I
10			004test	U	COMMERCIAL VEH/VAN	BENTLEYnew	wagenew	11	12	1	2000		20240205	20250401	20240219		HelpdeskL	I
11			00test1	U	COMMERCIAL VEH/VAN	Hyundai	Astra	12	322	3	2000		20240201	20250401	20240201		Vupd_Hely	I
12			00test1	U	COMMERCIAL VEH/VAN	HyundaiUPd	AstraUPD	12	322	3	2000		20240201	20250401	20240201		Vupd_Hely	I
13			01Test	U	CAR	Maha	4x4	12	1234		1212		20240205	20240401	20240205		HelpdeskL	I

The file can be filtered by On Date and Off Date to view vehicles that are no longer on cover, currently on cover and due on cover.

This CSV file can be printed if a copy of the schedule is required.

File Transfer

This function contains the downloadable file transfer Standard File Format (SFF) template and facilitates the upload of a completed file in .CSV format.




6 Downloading the Standard File (SFT) Template for completion

Request a File Transfer

Select the file you want to transfer and click Submit. The file details must be entered in the corresponding File Template document and saved in .csv format.

Transfer Type:

 [Download Standard File Template](#)

File Name:


TE22HEL.csv

Browse


Submit

0 Requests have been submitted between


21/12/2023




21/12/2023



Refresh

 No records found



File Request ID:

Find

Show Status:

Show All


Date/Time File Uploaded	File Request ID	Record Count	Date Results File Created	File Upload Method	File Upload Status
No data available in table					

Show: 10 Rows

A Standard File Template (SFT) is available for download.

With SFT you can send details of new vehicles and amendments to existing records, and you can delete records added in error. Many vehicle records can be included in a single file with a different record type used for each type of update.

Transfer Type:

 [Download Standard File Template](#)

File Name:

Choose File

Browse

Submit

- 1) Select “Download Standard File Template”; you have an option to open or save the template. It’s recommended that you save the template in Excel so you can access it on your own computer at any time. Please refer to the Appendix A for further details.

Some organisations have security restrictions on downloading files. You may need to request help from your IT department if this happens.

6.1 The Standard File Format

The blue fields with red headings at the top of the template are mandatory:

- Record Type (this will always be V for vehicle records)
- Update Type (this will be N (New), A (Amend) or delete. Delete may be “D” for deleting all records for a VRM or “O” for deleting a single record)
- Policy number - **must** be included for every single record.
- The Foreign Registration Indicator must always be U
- VRM (Vehicle Registration Mark/Number)
- Trade Plate Indicator (this must always be populated – either with T (Trade Plate) or U for a standard UK registration)
- Vehicle On-date as DD/MM/YYYY
- Vehicle Off-date as DD/MM/YYYY

The policy number must be included for every single vehicle record. This allows you to send data for multiple policies for the same insurer in the same file.

It’s recommended that the other fields (with blue headings) are also completed:

- Vehicle Type (e.g. car, van)
- Vehicle Make (e.g. Ford, Hyundai)
- Vehicle Model (e.g. Astra, i30)
- Vehicle Derivative (e.g. GLS)
- Vehicle Engine Size (e.g. 1400)
- Number of Seats (for buses and minibuses)
- Gross Vehicle Weight (for HGVs)

(Leave the fields with orange and black headings blank).

6.2 Saving the file

When the fields have been completed, select **Save** in the template (cell A5) and the information will be checked. If there are validation errors, you will receive an error message and will need to correct the data.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
5	Save	Record Type	Update Type	Insurer ID	Insurer Branch ID	Quoteback	Delegated Authority ID	DA Branch ID	Policy Number	Foreign Registration Indicator	VRM	Trade Plate Indicator	Vehicle Type	Vehicle Make	Vehicle Model	Vehicle Derivative
6																
7																
8																

If there are no errors, you’ll need to follow the prompt to name the file and save the file as a CSV type (.csv) ready for uploading to the database. Refer to 5.6.

When you close the workbook, you’ll be asked if you want to save the changes made to “Standard File Template.xls?”, you do not need to save the file again when closing, but if you want to keep a copy of the data or re-use the data at a later date, it is recommended that the file is saved as an Excel Workbook (.xls) so that it can be easily opened and viewed. To do this, change the file name (so that the downloaded “empty” standard template is not saved with data in it) and select “Save” to save the workbook.

6.3 Copying the data and re-using the template

Details about copying the data and re-using the template are in Appendix A below.

6.4 Updating vehicle schedules using Standard File Transfer

For SFT files, only new vehicles or amended information i.e. vehicle off cover date should be uploaded. It's not necessary to include all details of vehicles in your fleet as this could lead to incorrect information on to Navigate.

A NEW record must be uploaded when a vehicle enters the fleet and is not on Navigate.

A NEW record should also be uploaded when further periods of cover for the same vehicle occur.

An AMEND record type must be uploaded when a vehicle leaves the fleet and the record on Navigate requires the off-cover date to be changed.

A DELETE record should **only** be used when you need to remove records that have been added in error.

Further details on updating the database using SFT can be found in Appendix B below.


6.5 Locate and submit a file

The File Transfer function will allow you to select a file for submitting vehicle records.

1. Select "Browse" to find the completed file template saved on your computer
2. Select "Submit" to send the file to Navigate.


Request a File Transfer


Select the file you want to transfer and click Submit. The file details must be entered in the corresponding File Template document and saved in .csv format.

Transfer Type:  [Download Standard File Template](#)


File Name:

1 Requests have been submitted between

22/01/2024 




22/01/2024 


File Request ID:

Show Status: 

Date/Time File Uploaded	File Request ID	Record Count	Date Results File Created	File Upload Method	File Upload Status
22/01/2024 09:41:24	202422000003	1	22/01/2024 09:46:37	Attended/SFTP	COMPLETE

Displaying Results 1 to 1 of 1

Show: 

When a file is successfully submitted, a message is displayed and a “Results File” email is sent, showing the File Request ID assigned. Where the file format is not correct, a “Results File” email is sent to advise this is the case.

A Results File for successful load will show “THIS FILE HAS BEEN SUCCESSFULLY LOADED”

	A	B	C	D	E
1	X	THIS FILE HAS BEEN SUCCESSFULLY LOADED			

A Results File with errors and warnings will provide the error and warning codes.

	A	B	C	D	E	F	G	H	I	J
1	X	ROLYDA002			A11GYM	20230622		20231730	V	E088

It is important that the errors and warnings are acted upon to ensure the vehicle is on **Navigate** and the data is correct. An explanation of errors and warnings are available to view in Appendix D below.

6.6 View the status of a file

On the File Transfer screen, you can monitor the progress of all files submitted by all users for your organisation, this will by default always show files submitted on today’s date.

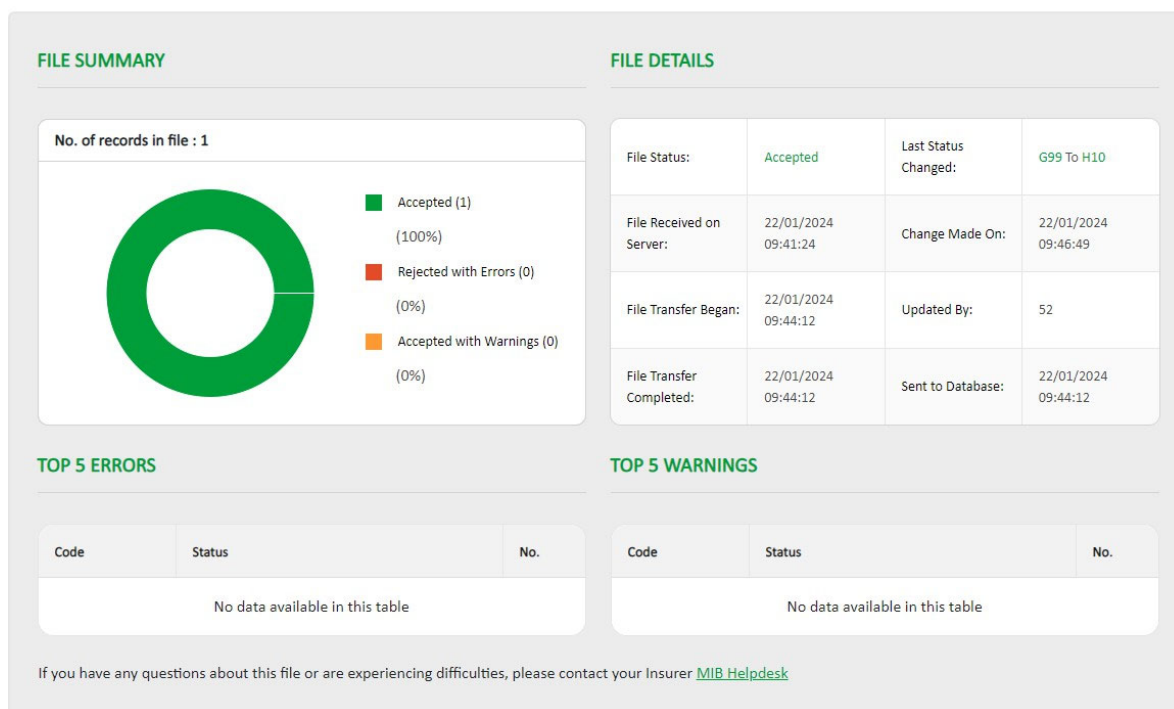
You can use the date fields to view historical files submitted up to 40 days prior. Ensure you select “Refresh” to activate the new date range.

User the “Show Status” filter to look at fields received, processing, on hold, complete and rejected. The default view is “Show All”.

6.7 View a summary of a file request and export a results file

You can view a summary of a file by selecting the File Request ID number.

This will display the details of the file results, as shown below:



Further details of the status of a file can be seen when selecting fields that are green in colour, such as within last status change or the code on Top 5 errors and warnings.

e.g.

Completed:	14:04:34	Sent to Database:	14:04:34
<div> <p>For Dateless/ Ageless Registrations, the letter Q should not be included anywhere within the format. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using MIDUpdate), and the correct details submitted. Compare & Amend users will need to ask their insurer to do this.</p> </div>			
No.			No.
1	W046	The letter Q should not be included anywhere within the format	1

If you need a copy of a results file, you can export this by selecting “Export Results File”.

You'll then be prompted to confirm if you want the Results File CSV to be opened or saved. The file will be of the same format as mentioned in section 5.7 if there are any errors or warnings, showing

the policy number, the vehicle registration number the date the file was uploaded and the error/warning codes.

If you've successfully loaded your file without any errors or warnings, the results file will state the following "THIS FILE HAS BEEN SUCCESSFULLY LOADED".

Appendices



7 Appendices

7.1 Appendix A Copying the data and re-using the Excel template

The Navigate data Excel template is “Protected”, so that the fields of the data are checked, and the validation of the file is not lost. It is not possible to copy a row of data and paste it into another row (or another copy of the template). If you wish to copy the data for a particular vehicle (e.g. to create an “Amend” record, you will need to use the original file, amend it and save the changes with a different filename. This can be done in two ways:

- Amend the CSV file in “Notepad” rather than Excel
- Use previous Excel file saved as a template and re-save it with a different name

Amending the CSV using “Notepad”

Step 1 – when you create the “New” record, save the file as a CSV as explained previously

Step 2 – when you re-use the contents of the file, use “File Explorer” to locate the file. Open the file using “Notepad” rather than Excel. You can do this by right-clicking on the file and selected “Open with...” and a notepad option.

This will open the file as below. As long as you do not remove any commas, or change the data incorrectly, this file be used as the basis for the updated record.

```
File Edit Format View Help
V,N,520,,,,,ROLYDA002,U,A11GYM,U,CAR,RENAULT,MEGANE,,,,,20230622,20231215,,,,,,,,,,,,,
```

Step 3 – The examples below shows a vehicle A11GYM having a change to an off cover date of 15/09/2023 by the use of a change to the record type A for Amend. No other changes to the record type are required.

```
File Edit Format View Help
V,A,520,,,,,ROLYDA002,U,A11GYM,U,CAR,RENAULT,MEGANE,,,,,20230622,20230915,,,,,,,,,,,,,
```

Step 4 – The file should be saved a CSV file (N.B. the file will not be validated) by typing “.csv” after the file name and ensuring the file type is either CSV or All files. If the file details to “.text” you must change it as Navigate will not accept it.

It is also possible to merge multiple files together using this approach, simply by copying and pasting the lines of test in the CSV file together, as long as the format is correctly retained.

Re-using the template

Step 1 – when you create the “New” record, save the file as an Excel file template (.xls) as explained in “Saving the file” as well as a CSV (.csv version) (remember that you cannot submit a .xls version to the data base).

Step 2 – you can now re-use the file when you wish to change it, simply by opening the Excel (.xls) file as normal and changing the necessary fields.

Step 3 – In order to change the vehicle record, you must change the update type (currently “N”) to “A” (Amend). If, for example the vehicle ceases to be on cover on 31st May 2023, you should change the off date to 31/5/23 – (which will be changed to 20230531 as usual by the template).

Step 4 - The file can then be saved as a CSV for upload to the data base using the “Save” button in cell A5 to validate it and save it.

7.2 Appendix B Updating the vehicle schedules via Standard File Transfer (SFT)

First file loaded – the vehicle record should be set to N (for New), to add it to Navigate.

1/1/23 -----31/12/23 (N) VRM1

Second file loaded – An existing vehicle is taken off cover via an Amend record (A) and another added via a New record (N).

1/1/23-----31/5/23 (A) VRM1

3/3/23-----30/6/23 (N) VRM2

Result: Records relating to VRM1 will have the off date amended to 31/05/23 these will remain on Navigate with the new off date.

Correcting incorrect vehicle cover dates

If there is a record on Navigate with incorrect cover dates (this can be the on or off date or both) then you will need to delete the record and replace it with a New record with the correct cover dates. Please note this is not the method used when simply taking a vehicle off cover as only an Amend record is required with the new off cover date Extending vehicle cover dates If there is a record with an off-cover date that needs to be extended then you will need to submit a further New record with on cover and off cover dates for the extended period. Please note in this scenario the on date in the record should not be the date the of the original record loaded to Navigate but the start date of the extended period.

Changing vehicle details

Where vehicle details change partway through the cover period (i.e. the engine size increases) and this change needs to be reflected on Navigate then you will need to submit an amend record with an off cover date of when the change took place and an off cover date that matches the existing record.

7.3 Appendix C File Status's

Code	Meaning	File status
C10	Ready for QA	Processing
C99	AQ in progress	Processing
D10	ready for Add/Update	Processing
D99	Add/Update in progress	Processing
G99	Results in Progress	Processing
H10	Batch Completed	Completed

7.4 Appendix D Errors and Warnings codes and areas to investigate

Error / Warning Code	Description	Area's To Investigate
E001	FIRST RECORD IN FILE NOT RECORD TYPE H OR B	Check that the first record in the file is a Header record and begins with the letter "H" for a Phase 1 file or "B" for a Phase 2 file.
E002	SUPPLIER TYPE NOT I OR D	The sixth character of the Header record should be an "I" to indicate an Insurer or "D" to indicate a Delegated Authority.
E003	SUPPLIER ID NOT KNOWN	This is a 3-digit number in the Header record that tells Navigate who the file is being sent by. This is often referred to as an "Insurer ID" or a "DA ID". This number should match your own unique Supplier ID.
E004	INVALID TEST INDICATOR	This should be set to "1" for a test transmission or "0" for a Live transmission.
E005	INVALID FILE SEQUENCE NUMBER	The sequence number in the Header and Trailer record should match, if they do not this error will be generated.
E006	FILE NUMBER OUT OF SEQUENCE	The file sequence number is a field in the header record and must be incremented by 1 for each file, except if all records in a file were previously rejected. The file sequence number field is right justified with

		leading zeroes. If this number is not the next expected sequence number, this error will be reported.
E007	INVALID FILE PRODUCTION DATE	The file production date is in header and must be equal or greater than the last file production date reported if this error has been reported this may not be the case.
E008	FILE PRODUCTION DATE IN THE FUTURE	This error will be produced if the File Production Date is greater than the current date.
E009	LAST RECORD IN FILE NOT RECORD TYPE T OR Z	Check that the last record in the file is a Trailer record and begins with the letter “T” for a Phase 1 file or “Z” for a Phase 2 file.
E010	NON-NUMERIC RECORD COUNT	The record count is characters 8-16 of the Trailer record and is right justified with leading zeroes. This field reports the total number of records that Navigate should be expecting in the file. If this error has been reported check that the field does contain letters or that the field is not incomplete. This will stop the file from processing and no records within the file will be accepted.
E012	INVALID FILE VERSION NUMBER	This refers to the File Version Number in the Header record. This is a mandatory field and must show 0001.
E013	SITE NUMBER NOT KNOWN	Some insurers/delegated authorities have different sites set up for submitting data and this number should match the corresponding number that the file is being submitted for. If you do not use multiple sites, then this field will still have to be completed and will probably be “001” for an insurer and “801” for a delegated authority.
E014	INVALID RECORD TYPE	The first character of each record indicates the record type. The valid record types are as follows: H – Phase 1 Header Record B – Phase 2 Header Record T – Phase 1 Trailer Record Z – Phase 2 Trailer Record P – Phase 1 Policy Record F – Phase 2 Policy Record

		E – Phase 1 Short Form Record V – Phase 2 Vehicle Record
E015	UPDATE TYPE OF POLICY RECORD NOT N, A, D OR C	The update type is the second character of each record. The valid update types are as follows: N – New A -Amend D – Delete R – Renewal for Policy Record
E016	INSURER ID NOT KNOWN	This field identifies which underwriting insurer the update is relevant to. If the record is being sent by an insurer who is supplying any update for their own policy, this number should be their own ID. If a delegated authority that has authority to supply data on behalf of an insurer is making the update, this field should be populated with the relevant insurer ID.
E017	DELEGATED AUTHORITY ID NOT KNOWN	If an insurer is submitting the file this field should be left blank. If the file is being submitted by a delegated authority this field should be populated with the 3-digit delegated authority ID. This error may indicate that a DA is not authorised to supply for a particular insurer.
E019	INVALID POLICY NUMBER	This refers to the policy number field in the policy record. This error will be generated if the field is populated with either all blanks or all zeroes or a combination of both.
E020	INVALID VEHICLE REGISTRATION MARK FORMAT	The vehicle registration mark must be in a valid Great Britain, Northern Ireland, Channel Islands or Isle of Man registration format otherwise the record will be rejected. Valid vehicle registration formats can be found in Appendix C of the Functional Spec. Non-UK registration formats will not cause the record to reject

		provided that the field “Foreign Registration Format” is populated with an “F”.
E021	INVALID PERMITTED DRIVER CODE	This field must be populated with either a Permitted Driver Code used by the insurer (previously submitted to Navigate) or be a code on default permitted driver code list.
E022	PERMITTED DRIVER CODE NOT ON LIST 13	This 2-character code must either exist on the Default Permitted Driver Code List (previously known as Instep Code List 13), or on the insurer’s own code list that has previously been submitted to Navigate.
E023	PARTY POLICY CONTROL COUNT OUT OF SEQUENCE	The Party Policy Control Count (PPCC) is a field that must be incremented by 1 for each version of a policy. If this PPCC submitted is not the next expected this error would be reported. Where a record was rejected, the rejected PPCC must be re-used.
E024	INVALID CLASS OF USE CODE	This 3-character code must exist on the insurer’s own code list that has previously been supplied to Navigate.
E025	INVALID EFFECTIVE START DATE	This error indicates that the start date does not follow the format CCYYMMDD, for example 20241231.
E026	INVALID DATE OF EXPIRY	This error indicates that the expiry date does not follow the format CCYYMMDD, for example 20241231.
E027	INVALID CANCELLATION/LAPSE INDICATOR	If the policy is not being cancelled or lapsed this field should be left as a space. If the policy is being cancelled or lapsed one of the following values must be used. C – Cancellation L – Lapse
E028	POLICYHOLDER NAME NOT PRESENT	This field must be completed and be at least 2 characters in length.
E029	ADDRESS LINE 1 NOT PRESENT	This field must be completed, at least Address Line 1 must be present.
E030	DRIVING OTHER CARS NOT Y OR N	This field must be either “Y” for yes, “N” for no or space. If a company this must be set to space.

E031	NUMBER OF NAMED DRIVERS NOT IN RANGE 0-6	This field must be 0 to indicate no Named Drivers are present, or a number in the range 1-6.
E032	INVALID FOREIGN REGISTRATION INDICATOR	This field must be set to "F" to indicate a foreign vehicle registration format or "U" to indicate a UK vehicle registration format.
E033	NAMED DRIVER NAME NOT PRESENT	If indicated on the record that there are Named Drivers, then this field will be expected to be completed the same number of times indicated in the number of named drivers' field. This field must be at least 2 characters in length.
E034	INVALID COMPANY NAME INDICATOR	This field must be populated with either a "C" to indicate that the policyholder is a company/partnership, or "P" to indicate that the policyholder is a person.
E035	UPDATE TYPE IS A AND EXISTING RECORD NOT FOUND	This error is returned when an Amend record is submitted and no corresponding existing record is found on Navigate. This may indicate that the original New record was not accepted.
E036	INVALID RECORD COUNT ON TRAILER RECORD	The record count is characters in the Trailer record and is right justified with leading zeroes. This field reports the total number of records that Navigate should be expecting in the file. If this field does not match the total number of records in the file (including the Header and Trailer records) this error will be produced.
E037	INVALID FILE PRODUCTION TIME	This field must be in a valid time format HHMM (24-hour clock) or zeroes if not present.
E038	INPUT RECORD TOO LONG	The record submitted is longer in length than specified in the functional spec and cannot process, as it does not confirm with the acceptable format.
E039	VEHICLE INSTEP CODE NOT KNOWN	The Instep Server Standard Code identifies vehicle make and model. The full code must be supplied (8 characters in length) otherwise the field must be populated with zeroes. If the Vehicle Make and Model

		is also present in the record, the Instep Code will be used.
E040	VEHICLE COVER TYPE NOT KNOWN	<p>Will only be used at present to indicate that a vehicle is laid up and has no RTA cover. If this field is being populated, then it must be one of the following values: Accidental Damage, Fire & Theft - 05</p> <p>Fire & Theft Only - 04</p> <p>Fire Only - 03</p> <p>Suspended – Accidental Damage, Fire & Theft - 18</p> <p>Suspended – Fire & Theft - 20</p> <p>Suspended – No Cover – 19</p>
E041	NO. OF NAMED DRIVERS FIELD DOES NOT MATCH DRIVERS	The number of Named Drivers that has been indicated in the Number of Named Drivers field does not match the number of details actually submitted for named drivers.
E042	INVALID EXCLUDED DRIVER FLAG	This field must be populated with “E” to indicate that the Named Driver is excluded from driving under the policy otherwise this should be populated with a space.
E043	EFFECTIVE START AND EXPIRY DATE MUST BE THE SAME	This error is returned in respect of a long form delete, cancellation or lapse. For these records the effective and expiry dates must be the same.
E045	ANOTHER RECORD IN THIS POLICY SET WAS REJECTED	This relates to multiple vehicle policy sets. This error will occur when there is error on of the policy amendments, all amendments for that for that policy record will fail. This error will probably be accompanied by at least one other which has caused this error to be produced.
E047	POLICY DETAILS NOT THE SAME THROUGHOUT POLICY SET	Some details in the update are not consistent with other details in this policy set, such as PPCC or dates etc, and cannot be accepted.
E048	UPDATE TYPE IS N AND EXISTING RECORD FOUND	The update submitted on the policy record is “N” for NEW but an existing version of the record has been found on Navigate.

E049	BACKDATED ENDORSEMENTS ARE NOT PERMITTED	This error will occur when policy amendment is sent to load with an effective date prior to the last effective date of a record loaded for that policy.
E050	NO MATCHING RECORD FOUND FOR DELETE	The policy record submitted has attempted to Delete a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted.
E051	INCORRECT ADDITIONAL DRIVER IND – LESS THAN 6 NAMED DRIVERS	This field must be populated with “Y” to indicate that there are named drivers details or else a space if there are no additional drivers.
E052	SHORT FORM CANCELLATION WITH FUTURE DATE	A short form cancellation cannot be future dated, this error indicates that the date submitted is in the future.
E056	ADDITIONAL DRIVER INDICATOR NOT = Y OR SPACE	The Additional Drivers Indicator is used to indicate that there are more than 6 named drivers insured to drive under the policy. This field must “Y” for Yes or a space. This field must not be populated with “Y” unless all 6 driver positions have already been filled.
E057	DUPLICATE VEHICLES IN POLICY SET	This is a Phase 1 error only and this error indicates that that same vehicle has been sent in more than once in the same policy set.
E058	MORE THAN ONE TRAILER RECORD FOUND	This error indicates that there were two or more trailer records found in the file submitted. If any other records begin “T” or “Z” this record will be recognised as a trailer record.
E059	MORE THAN ONE HEADER RECORD FOUND	This error indicates that there were two or more header records found in the file submitted. If any other records begin “H” or “B” this record will be recognised as a header record.
E060	TRAILER RECORD NOT FOUND	This error has been generated because Navigate could not find a trailer record in the file submitted. This maybe because the last record in the file is not a trailer record or that the trailer record has an incorrect record type.
E061	HEADER RECORD NOT FOUND	This error has been generated because Navigate could not find a header record in the file submitted. This

		maybe because the first record in the file is not a header record or that the header record has an incorrect record type.
E063	CANCELLATION/LAPSE FOR UNKNOWN VEHICLE	The record submitted has attempted to Cancel/Lapse a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted.
E064	CANCELLATION/LAPSE FOR DIFFERENT NUMBER OF VEHICLES	This error maybe produced if trying to cancel a vehicle from a multiple vehicle policy set that has not been loaded to the policy previously.
E066	LONG FORM CANCEL/LAPSE CANNOT BE BACK DATED	A cancellation/lapse record has been submitted in long form format but has a date prior to that of the last amendment.
E067	EXPIRY DATE EARLIER THAN EFFECTIVE DATE	The expiry date of a record may not be prior to the effective date, this error indicates that this is the case.
E068	ATTEMPT TO CANCEL AN ALREADY CANCELLED POLICY	A record to cancel a policy has been submitted for a policy that has already been cancelled.
E069	FIRST RECORD IN FILE NOT RECORD TYPE B	This error indicates that the correct Header record could not be found in the Phase 2 file submitted. This maybe because the first record in the file is not a header record or that the header record has the record type "H".
E070	INVALID TRADE PLATE INDICATOR	This field must be populated with "T" if the VRM is a trade plate, or else "U". This indicator will identify the Vehicle Registration Mark as a Trade Plate. The VRM will be passed through UKVD for validation. Where the Trade Plate Indicator has been set to "T" and a UKVK warning is found, or the registration is not found, a warning message will be generated to say that there is a possible problem with the VRM but will also state that the VRM has been submitted as a Trade Plate.
E071	INVALID MOTOR TRADE POLICY INDICATOR	This field identifies the policy as being a motor trade policy in which case the must be populated with "Y".

		If the policy is not a motor trade policy the field should be populated with a space.
E072	INVALID VEHICLE ON DATE	Must be a valid date in the format CCYYMMDD, for example 20241231. The Vehicle On date cannot be after the vehicle off date. Where the insurer is supplying the Vehicle on Date, this field can be backdated to any date in the past, provided that the insurer covered the policy during that time and can be future dated anytime between the current date and the policy Expiry Date. Where the policyholder is supplying the Vehicle On Date, this field can be backdated up to 14 days from the current date and can be future-dated to any date between the current date and the policy Expiry Date.
E073	INVALID VEHICLE OFF DATE	Must be a valid date in the format CCYYMMDD, for example 20241231. The Vehicle Off date cannot be prior to the Vehicle On date. Where the insurer is supplying the Vehicle Off Date, this field can be backdated to any date in the past, provided that the insurer covered the policy during that time and can be future dated anytime between the current date and the policy Expiry Date. Where the policyholder is supplying the Vehicle Off Date, this field can be backdated up to 14 days from the current date, and can be future dated to any date between the current date and the policy Expiry Date.
E074	INVALID REPORT INDICATOR ON POLICY RECORD	<p>This field indicates the frequency for which non-activity reports are to be produced for that policy. The period of non-activity will be measured from when the policy is first loaded to the database. That is, the date the policy was loaded and not the policy Effective Start Date. Must have one of the following values:</p> <p>X – Do not report this policy on any non-activity report for the insurer 0 – Default to standard report frequency, as detailed in Section 2.2 points 4, 5 and 6, of the Main Document</p> <p>1 – Report this policy after 1 month of non-activity</p> <p>3 – Report this policy after 3 months of non-activity</p>

		6 – Report this policy after 6 months of non-activity
E075	UPDATE TYPE OF VEHICLE RECORD NOT N, A, D or O	The update type for this record has not been recognised. The valid update types are as follows: N – New A – Amend D – D-Delete O – O-Delete
E076	UPDATE TYPE ON POLICY RECORD IS A AND EXISTING RECORD NOT FOUND	The record that you have submitted an amendment for could not be found on Navigate. This may indicate that the original record was not accepted.
E077	UPDATE TYPE ON VEHICLE RECORD IS A AND EXISTING RECORD NOT FOUND	The record that you have submitted an amendment for could not be found on Navigate. This may indicate that the original record was not accepted.
E078	UPDATE TYPE ON POLICY RECORD IS N AND EXISTING RECORD FOUND	The update submitted on the record is “N” for new but an existing overlapping version of the record has been found on Navigate.
E079	UPDATE TYPE ON VEHICLE RECORD IS N AND EXISTING RECORD FOUND	The update submitted on the record is “N” for new but an existing version of the record has been found on Navigate.
E080	NO MATCHING POLICY RECORD FOUND FOR DELETE	The record submitted has attempted to Delete a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted.

E081	NO MATCHING VEHICLE RECORD FOUND FOR DELETE	The record submitted has attempted to Delete a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted.
E082	INVALID RENEWAL INDICATOR ON POLICY RECORD	<p>This field indicates the insurer's renewal option for this policy. The field must be populated with one of the following options:</p> <p>2A – Insurer submits policies and vehicles in anticipation of them renewing</p> <p>2B – Insurer submits policies in anticipation of renewal, and Navigate renews the vehicles</p> <p>3A – Insurer submits policies and vehicles when renewal has been confirmed</p> <p>3B – Insurer submits policies when renewal has been confirmed, and Navigate renews the vehicles</p>
E083	INVALID POLICY ACCESS ON POLICY RECORD	This policy would have been set up with an access code, this error may have been produced as this access code is not correctly set up against the user's user access in the security section of user admin. This is a numeric field so this error will also be generated if the Policy Access code submitted differs from this format.
E084	FILE CONTAINS PHASE I AND PHASE II RECORD FORMATS	Phase 1 and Phase 2 records may not be submitted in the same file they must be submitted separately. The error indicates that a Phase 1 record is present in a Phase 2 file and vice versa.
E085	FILE CONTAINS UNKNOWN RECORD TYPE	<p>The first character of each record indicates the record type. The valid record types are as follows: H – Phase 1 Header Record</p> <p>B – Phase 2 Header Record</p> <p>T – Phase 1 Trailer Record</p> <p>Z – Phase 2 Trailer Record</p> <p>P – Phase 1 Policy Record</p> <p>F – Phase 2 Policy Record</p>

		<p>E – Phase 1 Short Form</p> <p>Record V – Phase 2</p> <p>Vehicle Record</p>
E086	<p>LAST RECORD IN FILE NOT</p> <p>RECORD</p> <p>TYPE Z</p>	<p>This error indicates that the correct Trailer record could not be found in the Phase 2 file submitted. This maybe because the last record in the file is not a Trailer record or that the trailer record does not have the record type “Z”.</p>
E087	<p>INVALID POLICY RECORD TYPE</p>	<p>Policy records need to begin with the following value for either Phase 1 or Phase 2:</p> <p>P – Phase 1 Policy Record</p> <p>F – Phase 2 Policy Record</p> <p>It may because the record does not start with the relevant value that this error has been produced.</p>
E088	<p>NO POLICY RECORD FOUND</p> <p>FOR</p> <p>VEHICLE</p>	<p>This error states that the policy that the vehicle record was submitted for could not be found on Navigate. This may indicate that the corresponding policy record has not been submitted or accepted, or that the wrong policy number was used, or that the DA ID was omitted by a policyholder.</p>
E089	<p>VEHICLE ON/OFF DATES NOT</p> <p>WITHIN POLICY</p> <p>EFFECTIVE/EXPIRY DATES</p>	<p>The On/Off dates of vehicles must be within the policy’s effective/expiry dates. This error indicates that On/Off dates submitted fall outside of the policy effective/expiry dates.</p>
E090	<p>POLICY NOT FOUND FOR</p> <p>CANCELLATION/LAPSE</p>	<p>The record submitted has attempted to Cancel/Lapse a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted.</p>
E091	<p>USER DOES NOT HAVE ACCESS</p> <p>TO THIS POLICY</p>	<p>This error will be reported if a user is trying to update a policy that they do not have access to. If the user should have access to this policy check their user access in the security part of the Update Vehicle</p>

		website. Their user access should include either their policy number(s) or a relevant access code.
E093	UPDATE TYPE OF POLICY RECORD NOT N, A, D OR R	The update type is the second character of each record. The valid update types are as follows: N – New A -Amend D – Delete R – Renewal for Policy Record
E095	POLICYHOLDER CANNOT DELETE OR AMEND THIS VEHICLE AS IT HAS DRIVER DATA	This vehicle is on Navigate with Driver or Class Of Use details at vehicle level. Policyholders do not have the authority to amend records that have Class of Use, Permitted Driver, Number of Named Drivers etc at vehicle level.
E096	INVALID EFFECTIVE DATE FOR RENEWAL	When a policy is renewed the effective date of the renewal must be equal to, or after the expiry of the previous record. This date must also be in the format CCYYMMDD, for example 20041231
E097	RENEWAL POLICY RECORD REJECTED FOR THIS VEHICLE	This error will be produced for each subsequent vehicle in that file if the corresponding policy renewal record has been rejected due to an error.
E098	DA BRANCH ID PRESENT BUT NO DA ID	Data has been supplied in the DA Branch field so Navigate will require a DA ID also to be supplied but this data is missing.
E099	VEHICLE OFF DATE IS PRIOR TO ON DATE	The Vehicle Off date cannot be before the vehicle On date.
E100	POLICYHOLDER CANNOT SET FOREIGN REGISTRATION INDICATOR	This error indicates that a policyholder has submitted records with the Foreign Registration Indicator set to "F".

E102	UPDATE TYPE ON POLICY RECORD = "R" AND EXISTING RECORD NOT FOUND	A renewal record has been submitted but the existing record cannot be found on Navigate.
E103	USER ID NOT AUTHORISED	This error indicates that the user supplying the update does not have authority do so for this policy. This may be caused if the user has not been given access in the security section of Update Vehicle.
E107	REINSTATEMENT FOR A POLICY THAT IS NOT CANCELLED	The policy that this reinstatement record has been submitted for has not been cancelled. This may indicate that the original cancellation record was not accepted.
E108	REINSTATEMENT DATE EARLIER THAN CANCELLATION DATE	When a policy is being reinstated the reinstatement date cannot be prior to the date that the policy was cancelled, this error indicates that this is the case.
E110	RENEWAL WITH TYPE 2A OR 3A BUT NO VEHICLE RECORDS FOLLOWING	The renewal option indicated in the policy record is 2A or 3A, with these options the vehicles records must be submitted along with the policy renewal record. This error indicates that while the policy record has been received it has not been followed by the corresponding vehicles records.
E111	THE PREVIOUS VERSION OF THE POLICY IS CANCELLED AND IS NOT RE-INSTATED	This error will be produced if an amendment is submitted for a policy that has been cancelled but not yet reinstated.
E112	NO MATCHING VEHICLE RECORD FOUND FOR O-DELETE	The record submitted has attempted to Delete a record that has not been found on Navigate. This may indicate that the original record or an amendment was not accepted, or that the dates of the record are not equal to the dates on the record to be deleted.
E115	FUTURE DATED RENEWAL ALREADY EXISTS FOR THIS POLICY	This error will be produced if a renewal record has been submitted for a policy that already has a renewal pending.

E116	GAP IN COVER NOT PERMITTED WITH POLICY RENEWAL OR AMEND	When a policy is renewed or amended the effective date of the renewal/amendment must allow for the cover period to be continuous.
E118	UNAUTHORISED INSURER ID FOR SUPPLIER	This error will be produced if a policy is submitted for an insurer that the supplier is not authorised to supply on behalf of.
E119	NO POLICY IN FORCE ON THE CANCELLATION DATE	This error will be produced if a policy is not in force on the cancellation date.
E123	ESTIMATED FLEET SIZE MUST BE SPACES OR NUMERIC	Error produced if anything other than space of numeric characters value is produced
W001	VEHICLE REGISTRATION MARK NOT FOUND	The Vehicle Registration submitted could not be found on the UK Vehicle Data Ltd database. In rare cases this may be due to an error on the DVLA register but is more likely to suggest an error in the VRM.
W003	VEHICLE MAKE AND MODEL AND INSTEP CODE PRESENT	This warning is notification that both the vehicle make and model and instep code are present. In cases such as these the instep code will be used.
W004	INVALID EFFECTIVE START TIME	This warning will have been produced if the field is not completed in a 24-hour clock format or is not totally numeric.
W005	INVALID TIME OF EXPIRY	This warning will have been produced if the field is not completed in a 24-hour clock format or is not totally numeric.
W006	INVALID POLICYHOLDER DATE OF BIRTH	This date must be in the format CCYYMMDD, for example 20231230 If the date is not known, or the policyholder has been identified as a company by setting the Company indicator to C, this should be set to all zeroes.
W007	INVALID POLICYHOLDER AGE	This warning maybe produced if the field has been completed with anything other than numeric characters.

W008	NAMED DRIVER DATE OF BIRTH INVALID	This date must be in the format CCYYMMDD, for example 20231230. If the date is not known this should be set to all zeroes.
W009	NAMED DRIVER AGE INVALID	This warning maybe produced if the field has been completed with anything other than numeric characters.
W010	VEHICLE REGISTRATION MARK SHOWN AS EXPORTED	This warning is currently suppressed and should not be received.
W011	UPDATE TYPE IS D AND EXISTING RECORD NOT FOUND	This warning will be produced if a delete record is submitted for a policy that does not exist.
W012	UPDATE TYPE IS D AND EXISTING VEHICLE NOT FOUND	This warning will be produced if a delete record is submitted for a vehicle that does not exist.
W013	POLICY RECORD REJECTED AND PPCC NOT ACTIONED	The policy record in question was rejected and due to this the Party Policy Control Count indicated on the record submitted has not taken effect.
W015	VEHICLE NOT FOUND/SCRAPPED/EXPORTED BUT TRADE PLATE INDICATOR SET	Where the Trade Plate Indicator has been set to "T" this warning message will be generated to say that the VRM has generated a UKVD warning but state that the VRM was submitted as a Trade Plate.
W016	INVALID VEHICLE RECORD INDICATOR	This warning may indicate that the vehicle record indicator in the policy record has a value other than "Y" for Yes or a space.
W017	VEHICLE RECORD INDICATOR = Y, BUT NO VEHICLE RECORDS FOLLOWING	The vehicle record indicator on the policy record has set to "Y" to indicate that there will be corresponding vehicle records following this policy record but none were found.
W018	RENEWAL TYPE 2A OR 3A BUT NO VEHICLE RECORDS FOLLOWING	The renewal option indicated in the policy record is 2A or 3A, with these options the vehicles records must be submitted along with the policy renewal record. This warning indicates that while the policy record has been

		received it has not been followed by the corresponding vehicles records.
W020	THERE IS A LATER DATED VERSION OF THIS POLICY	This Phase 2 only warning is issued if the user sends in an Amendment to a current policy but Navigate has previously received a Future Dated version which is waiting to be actioned. This is warning the user that Navigate will apply this Amend to the current version of the policy but when the Future dated policy becomes effective, the policy details will revert back to those on the Future dated Policy record.
W021	VEHICLE REGISTRATION MARK NOT FOUND, DELAYED CHECK FOR NEW VEHICLE	This warning has been generated from a previous submission and has delayed because the VRM format has identified the vehicle being new. Delayed Vehicle Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should always be checked with the DVLA.
W022	VEHICLE REGISTRATION MARK SHOWN AS SCRAPPED	This information has been retrieved from the UK Vehicle Data Ltd database. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should always be checked with the DVLA.
W023	POLICYHOLDER HAS SUPPLIED A FIELD THAT ONLY THE INSURER CAN POPULATE	The Policyholder has submitted a file with fields completed that only the insurer is authorised to do so. These fields include Class of Use, Permitted Driver, Number of Named Drivers etc at vehicle level.
W024	VEHICLE REGISTRATION MARK SHOWN AS SCRAPPED, DELAYED CHECK FOR NEW VEHICLE	This information has been retrieved from the UK Vehicle Data Ltd database. This warning has been generated from a previous submission and has been delayed, delayed Vehicle Data Check results may take up to six weeks to be reported back, as the vehicle registration has been identified as new. This alone will not cause the record to reject and is meant very much as a warning, which if causes suspicion/concern should always be confirmed with the DVLA.

W028	VEHICLE REG SHOWN AS SCRAPPED, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This information has been retrieved from the UK Vehicle Data Ltd database. This warning has been generated from a previous submission by a policyholder and has been delayed because the VRM format has identified the vehicle being new. Delayed Vehicle Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should be taken up with the policyholder.
W030	VEHICLE REG NOT FOUND, DELAYED CHECK NEW VEHICLE FROM POLICYHOLDER	This information has been retrieved from the UK Vehicle Data Ltd database. This warning has been generated from a previous submission by a policyholder and has been delayed because the VRM format has identified the vehicle being new. Delayed Vehicle Data Check results will take at least six weeks to be reported back. This alone will not cause the record to reject but it suggests a problem with the vehicle or VRM which should be taken up with the policyholder.
W031	EMPTY FILE RECEIVED	This warning has been produced as the file received contained no data.
W032	A RECORD LIES WHOLLY BEYOND AMEND PERIOD	This warning is to advise the user that they have truncated an existing record, but there is another existing record (cover period) that has been unaffected by the truncation.
W033	ON AND OFF DATES FOR O DELETE RECORD CAN NO LONGER BE FOUND	In circumstances where a truncating Amend and an O-Delete are submitted in the same file in that order, and the O-Delete fails to find an existing record that matches its On- and Off-dates because the truncating Amend changed the Off-date of the existing record, the O-Delete will not be applied.
W034	MOTOR TRADE IND = M OR F BUT FLEET SIZE ESTIMATE IS MORE THAN ZERO	Error will occur if Motor Trade Policy Indicator is set to M or F, but estimated Fleet Size Indicator is more than zero.
W040	THE LAST 3 ALPHAS SHOULD NOT INCLUDE I OR Q	Registrations since Sep 2001 should not include I or Q in any of the last three characters. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely

		deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.
W041	THE FIRST ALPHA MUST NOT BE O OR U	For registration numbers where the Prefix denotes year of registration, the first Alpha must not be O or U. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.
W042	THE FIRST NUMERIC MUST NOT BE ZERO	For all types of registration number, the first Numeric must not be zero. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.
W043	THE LAST 3 ALPHAS SHOULD NOT INCLUDE I, Q OR Z	For registration numbers where the Prefix denotes year of registration, the last 3 Alphas should not include I, Q or Z. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.
W044	THE FIRST 3 ALPHAS SHOULD NOT INCLUDE I, Q OR Z	For registration numbers where the Suffix denotes year of registration, the first three Alphas must not include I, Q or Z. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.
W045	THE LAST ALPHA MUST NOT BE Q	For registration numbers where the Suffix denotes year of registration, the last Alpha should not be Q. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.

W046	THE LETTER Q SHOULD NOT BE INCLUDED ANYWHERE WITHIN THE FORMAT	For Dateless/ Ageless Registrations, the letter Q should not be included anywhere within the format. Please check that the correct VRM was submitted. If the VRM is incorrect, then the vehicle should be completely deleted (it is easier to do this interactively using Update Vehicle), and the correct details submitted.