

## MIBI Constitution (extract)

### MIBI Constitution

*57.2 A Member only ceases to be the Insurer Concerned when the Motor Insurance has been cancelled in any of the circumstances set out below or in the case of Regulation 57.2.5 and Regulation 57.2.6 is void ab initio:-*

*57.2.1 the certificate of insurance has been returned for cancellation to the insurer, the effective date of the cancellation being the later of the date on which the certificate of insurance has been received by the insurer or the date from which the insured has requested that the insurance be cancelled;*

*57.2.2 the insured has made specific request in Writing to the insurer, the effective date of the cancellation being the later of the date on which the said request has been received by the insurer or the date from which the insured has requested that the insurance be cancelled;*

*57.2.3 the certificate of insurance has been returned for cancellation to the intermediary who is acting as agent or broker in relation to the insurance policy in question, the effective date of cancellation being the later of the date on which the certificate of insurance has been received by such intermediary or the date from which the insured has requested that the insurance be cancelled;*

*57.2.4 the insurer or any agent, or broker as specified in Regulation 57.2.3 has written by letter to the insured and posted it via **registered post** (or such other method of communication as is unanimously resolved by the Board and communicated to the Members in Writing) to the insured cancelling the insurance and demanding return of the certificate of insurance, the effective date of the cancellation being the later of the date on which the said letter is **registered** by the postal authorities or the effective date of cancellation as stated in the letter.*

*57.2.5 when, before the date on which the Road Traffic Act Liability was incurred there had been a prosecution and conviction which would entitle the Insurer Concerned to refuse payment pursuant to section 76 (1) (e) of the Road Traffic Acts and a letter declaring the Motor Insurance void is sent to the insured by the Member via **registered post** (or via such other method of communication unanimously resolved by the Board and communicated to the Members in writing) and the letter is **registered** by the postal authorities before the date on which the Road Traffic Liability was incurred.*

*57.2.6 when the Motor Insurance is void "ab initio" and a letter declaring the Motor Insurance void is sent to the insured by the Member via **registered post** (or via such other method of communication unanimously resolved by the Board and communicated to the Members in writing) and the letter is **registered** by the postal authorities before the date on which the Road Traffic Act Liability was incurred.*