

First Underwriting Limited - Short Term Insurance Declaration LEARNER (LD)

Assumptions and Eligibility Criteria – Customer Declaration -You will be required to confirm that you meet the following criteria before buying cover. Please ensure that you do meet this criteria, if you do not your insurance could be invalid.

1. I declare that I:

- a. Am aged between 17 and 25 years of age;
- b. Hold a Provisional United Kingdom driving licence;
- c. Am not and have not been disqualified from driving a motor vehicle or had the driving licence revoked within the last 5 years;
- d. Am not aware of any pending prosecution or Police enquiry pending for any motoring offences;
- e. Have no penalty points on my driving licence in the last 3 years;
- f. Have not been involved in any accidents/losses/claims within the last 3 years, regardless of fault;
- g. Have no criminal convictions, a current Anti-Social Behaviour Order (ASBO) or a Criminal Behaviour Order (CBO);
- h. Have not had a motor insurance policy cancelled or voided by an insurance company in the past 3 years;
- i. Have been a permanent UK resident for at least the last 12 months.
- j. Have no additional employment or occupation outside of that disclosed for the purposes of obtaining this insurance.

2. I declare that the vehicle:

- a. Will only be used by the policy holder;
 - b. Is insured under an annual underlying policy by the vehicle owner which provides no cover for the policy holder of this insurance policy;
 - c. Will only be used for social, domestic and pleasure purposes;
 - d. Will not be used for any purpose in connection with the motor trade or use for hire and reward, racing, pacemaking, speed testing, competition, rallies, trials or track days or use on the Nürburgring Nordschleife;
 - e. Is 10 years old or less from the date of first registration;
 - f. Will not be covered for claims which solely relate to the breakage of glass;
 - g. Will not be used to carry hazardous, corrosive or explosive goods.;
 - h. Has not been modified and has no more than 5 seats in total and is right-hand drive only and has a valid MOT certificate (if required) and has not been recorded as a Category A or B insurance total loss;
 - i. Is registered in Great Britain, Northern Ireland or the Isle of Man;
 - j. Will be in the UK at the start of the policy and will not be exported from the UK during the duration of the policy;
 - k. Has a current market value not exceeding £25,000.
3. I am aware that this temporary insurance policy cannot be used for Hire or Loan Vehicles (i.e. Vehicle Rentals, Vehicle Salvage or Recovery Agents, Credit Hire Vehicles or Companies and Accident Management Companies).
 4. I am aware that the cover provided by this policy will cease immediately I pass my driving test other than to provide a temporary period of cover for no more than 3 hours after passing your driving test to enable the insured car to be returned to its normal storage address.
 5. I am aware that cover will not be provided whilst the insured vehicle is being driven by, or is in the charge of the person named as the Policy holder unless that person is accompanied at all times. The accompanying person must be aged 25 or over and must hold a current full UK driving licence which was issued at least 3 years ago. These restrictions do not apply if the accompanying driver is a Department of Transport approved driving instructor or Examiner.
 6. I declare that the Certificate of Motor Insurance and any other document will not be used as evidence of insurance for the release of a vehicle impounded or confiscated by the Police or Local Authority.
 7. I am aware that this policy has a minimum excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £500.
 8. I am aware that the driving of other vehicles is not permitted under this policy.
 9. I am aware that no amendments, alterations or changes can be made to this policy or Certificate of Motor Insurance once issued.
 10. I have read and agree that the above conditions are met and that I have taken reasonable care not to make any misrepresentation of the information I have provided.