

## First Underwriting Limited - Short Term Insurance Declaration VAN (CV)

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 and any named driver:**

- a. Are aged between 21 and 75 years of age;
- b. Hold a Full United Kingdom driving licence;
- c. Are 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 more than (Age 21-25 3 points, Age 26+ 6 points) on your driving licence in the last 3 years;
- f. Have Had no more than 2 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 and named driver;
  - b. Is not a Lorry, Minibus, Horsebox, Motor Caravan, Motor Home, Recovery Vehicle, Licenced Taxi or Minicab or a Tipper;
  - c. Will only be used for social, domestic and pleasure purposes plus carriage of own goods;
  - 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 20 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 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.
  5. I am aware that this policy has a minimum excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £500.
  6. I am aware that the driving of other vehicles is not permitted under this policy.
  7. I am aware that no amendments, alterations or changes can be made to this policy or Certificate of Motor Insurance once issued.
  8. 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.