

## KGM – Short Period – Declaration (2019-20) 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. Hold a current United Kingdom Provisional Driving Licence and I am aged 17 to 21 years old.
- b. Have no penalty points for any motoring convictions or pending motoring convictions endorsed on my driving licence including fixed penalty notices.
- c. Am not aware of any pending prosecution or Police enquiry pending for any motoring offences.
- d. Am not and have not been disqualified from driving a motor vehicle or had my driving licence revoked within the last 5 years.
- e. Have no criminal convictions that are not considered as “spent” (A spent conviction is one which, under the terms of the Rehabilitation of Offenders Act 1974, can be effectively ignored after a specified amount of time). If, however you have received a custodial sentence of four years or more, your conviction will never become spent.
- f. Have not been involved in or made any claim as a result of an accident, malicious damage, fire or theft incident.
- g. Have been a permanent UK resident for at least the last 24 months and that I do not reside on a boat, sited or un sited caravan.
- h. Have not had any previous insurance policy declined or refused or had any additional terms imposed or had any previous insurance policy cancelled or voided by the insurer.

**2. I declare that the vehicle:**

- a. Is not a Van, Lorry, Minibus, Horsebox, Motor Caravan, Motor Home, Recovery Vehicle, Licenced Taxi or Minicab or a Tipper.
- b. Has no more than 7 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.
- c. Will only be used by me for Social, Domestic and Pleasure purposes including commuting to one permanent place of business.
- d. Will not be used for carriage of goods or passengers for hire and reward, racing, pace-making, speed testing, competitions, rallies or trails, track days, whether on a road, track or at an off-road event, commercial travelling, scrap waste or use for any purpose in relation to the motor trade.
- e. Will not be used to carry hazardous, corrosive or explosive goods.
- f. Has not been modified or altered from the manufacturer’s standard specification. Such modifications could include changes to the bodywork (such as spoilers and body kits), changes to the brakes or suspension (including lowering the vehicle), cosmetic changes (such as alloy wheels or tinted windows), changes affecting performance (such as engine management enhancements including “chipping” and the exhaust system). This is not a full list of all possible changes and you should seek guidance from a professional if you are in any doubt about changes that may have been made to your vehicle.
- g. Will not be exported from the UK during the duration of the policy.
- h. Has a current market value not exceeding £20,000 where the car is owned by somebody else and insured elsewhere.
- i. Has a current market value not exceeding £10,000 where the car is owned by the policy holder and not insured elsewhere

**3. I am aware that I must contact GoShorty and cancel my policy if I pass my practical driving test before my policies expiry date.**

4. 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).
5. 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.
6. I am aware that this policy has a minimum excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £250.
7. I am aware in the event of an incident resulting in a claim under this policy where there is a non-traceable responsible third party, or the incident is a fault incident involving no other party, an additional £500 excess will apply.

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- 8. I am aware that the driving of other cars 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 am aware that I must be supervised by a suitable person aged over 25 in accordance with the law, has held a full UK driving license for three years or more, must have been a UK resident for a minimum of 2 years.**
- 11. I am aware that I am only covered whilst I am being supervised to learn to drive and the supervisor is in the passenger seat.**
- 12. I am aware that the supervising person does not have a DR motoring conviction (for Drink or Drugs offences) endorsed on their driving license in the last 5 years.**
- 13. I am aware that the policy will be extended to cover the person supervising me to drive the insured vehicle in case of an emergency, if you are unable to continue to drive the insured vehicle or if you have successfully completed your practical driving test.**
- 14. I am aware that this cover will allow for the completions of a specific journey, to return to the Driving Test Centre or to return the insured vehicle to my home address or the address where the vehicle is normally kept.**
- 15. 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.**