

Mulsanne Insurance Company Limited– Short Term Insurance Declaration CAR (PC)

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 19 and 65 years of age;
- b. hold a Full United Kingdom driving licence;
- c. have been a permanent UK resident for the last 36 months (3 years);
- d. am not aware of any pending prosecution or Police enquiry pending for any motoring offences;
- e. have no more than five (5) motoring convictions and/or fixed penalty notices or endorsements in the last five (5) years;
- f. have not had any of the following conviction codes CD, DG, DD, & MR and have any motoring conviction that has resulted in a driving ban which exceeded 24 months;
- g. have had no more than one (1) fault claim in the last three (3) years and/or three (3) non-fault claims in the last five (5) years;
- h. do not have any criminal convictions (other than motoring offences that are acceptable on the scheme) or police cautions which are unspent under the Rehabilitation of Offenders Act;
- i. have not had a motor insurance policy cancelled, voided, refused, a premium increased or had an insurer refuse to pay a claim;
- j. do not reside at any of the following: Squat, Static Caravan, Caravan, Barge, House Boat or a No fixed Abode address;
- k. have no additional occupations including part time jobs outside of that disclosed for the purposes of obtaining this insurance.

2. I declare that the vehicle:

- a. will only be used by myself, who is the Policyholder or the Insured;
 - b. will only be used for social, domestic and pleasure purposes or in person by you in connection with your work or business;
 - c. will not be used for any purpose in connection with the motor trade or use for hire and reward, courier or delivery purposes, racing, pacemaking, speed testing, competition, rallies, trials or track days or use on the Nürburgring Nordschleife;
 - d. is not impounded by the police or any government or local government authority;
 - e. is 20 years old or less from the date of first registration;
 - f. will not be used to carry hazardous, corrosive or explosive goods;
 - g. has not been modified apart from modifications for disabled drivers, with the exception of manufacturer optional extras such as alloy wheels;
 - h. has no more than 7 seats in total and is right-hand drive only
 - i. has a valid MOT certificate (if one is required by law), and is not SORN registered;
 - j. has not been previously recorded as a Category A or B insurance total loss;
 - k. is not Q plated;
 - l. is registered in Great Britain, Northern Ireland or the Isle of Man;
 - m. will be in the United Kingdom (UK) at the start of the policy and will not be exported from the UK during the duration of the policy;
 - n. has a current market value not exceeding £40,000 – Minimum vehicle is £1.00. I am aware the maximum amount payable under this policy for loss or damage to the insured vehicle is £40,000.
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 the driving of other cars is not permitted under this policy.
 6. I am aware that no amendments, alterations or changes can be made to this policy or Certificate of Motor Insurance once issued.
 7. 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.