



Granite Underwriting – Assumptions and Eligibility Criteria.

V1-AE-IM-01-09-2023

Important Notes:

- Impounded vehicle insurance provides cover for a fixed 30 day period.
- The cover issued provides Third Party Only insurance. For full details of what this includes, please refer to the insurers policy wording.
- Private car policies will provide use for Social Domestic and Pleasure purposes, including travel to and from a permanent place of business.
- Should you require cover over and above Third Party Only, you will need to arrange alternative insurance following the successful release of your vehicle from the impound.
- Whilst you may cancel this policy at any time, no refund of any monies paid will be due following the cancellation of cover.

Granite Underwriting. - Short Term Insurance Declaration (Impounded Vehicle)

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;

- Am the owner of the insured vehicle and am in possession of a V5 document bearing my name, or in the event that the vehicle is owned by a leasing company, can provide evidence of a current lease for the insured vehicle in my name.
- Am not employed or work within the fashion or entertainment business (TV, Radio, theatre); as a professional sports person and or coach or within the scrap metal, waste or recycling industry.
- Hold a current driving licence that provides entitlement to drive the insured vehicle within the UK.
- Have a total of no more than 10 fault claims within the last 5 years (a pending or non-recoverable claim is considered a fault claim).
- Have no criminal convictions, a current Anti-Social Behaviour Order (ASBO) or a Criminal Behaviour Order (CBO).
- Have not had any policy of insurance declared void by an Insurer

2. I declare that the vehicle:

- Will only be used for social, domestic and pleasure purposes unless otherwise stated that business use by the policyholder is permitted.
- Will NOT be used for the hire or reward, racing, pace-making, speed testing, commercial travelling or use in connection with the motor trade.
- Has not been modified, has no more than 8 seats and is right hand drive only. Vehicles modified to cater for a disabled driver or a disabled passenger are acceptable.
- Is registered in Great Britain, Northern Ireland or the Isle of Man.
- 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.
- Will not be used to carry hazardous or dangerous goods.
- Not previously declared as a category A, B, C, E, F or S write off

3. I am aware that no alteration or correction may be made once payment has been confirmed, and that no refund is available once the policy period has commenced.

4. I am aware that temporary insurance cannot be used for Hire or Loan Vehicles (ie. Vehicle Rentals, Vehicle Salvage/Recovery Agents, Credit Hire Vehicles/Companies, and Accident Management Companies)

5. I am permanently resident at the registered residential address provided.

6. I am aware that foreign use is NOT permitted.

7. To prevent or detect fraud we may check your details with credit reference and fraud prevention agencies and databases. We may pass your information to these agencies for their records. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies to prevent future fraud.