



Granite Underwriting - Short Term Insurance Declaration (PC)

V1-AE-PC-01-09-2023

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, or any named driver covered:

- a) Are not employed or work within the fashion or entertainment business (TV, Radio, theatre); as a professional sports person and or coach; within the motor industry (including sales, repairs, valeting); professional driver or driving as part of job role; within the scrap metal, waste or recycling industry; nor am I unemployed.
- b) Have no more than 7 penalty points on my/our licence(s) in the last 3 years, and have no prosecution or police enquiry pending.
- c) Have a total of no more than 2 fault claims within the last 3 years (a pending or non-recoverable claim is considered a fault claim) for all drivers.
- d) Have NOT been disqualified from driving in the last 5 years.
- e) Have no criminal convictions, a current Anti-Social Behaviour Order (ASBO) or a Criminal Behaviour Order (CBO).
- f) Have not had any policy of insurance declared void by an Insurer
- g) Have been a permanent UK resident for at least the last 12 months.

2. I declare that the vehicle:

- a) Will only be used for social, domestic and pleasure purposes unless otherwise stated that business use by the policyholder is permitted.
- b) Will NOT be used for the hire or reward, racing, pace-making, speed testing, commercial travelling or use in connection with the motor trade.
- c) 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.
- d) Is registered in Great Britain, Northern Ireland or the Isle of Man.
- e) Has a minimum value of £1,000 and I am aware that the maximum amount payable under this policy in respect of loss of or damage to the insured vehicle is £40,000.
- f) 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.
- g) Will not be used to carry hazardous or dangerous goods.
- h) 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 (i.e. Vehicle Rentals, Vehicle Salvage/Recovery Agents, Credit Hire Vehicles/Companies, and Accident Management Companies)
5. I declare that any certificate or other document issued will not be used as evidence of insurance for the recovery of impounded vehicles.
6. I am permanently resident at the registered permanent residential address provided.
7. I am aware that foreign use is NOT permitted for any demonstrator vehicle or courtesy car.
8. I am aware that this policy has a compulsory excess, the amount of which will be confirmed to you prior to acceptance of cover and will also show on your policy schedule.
9. 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.