

Granite Underwriting – Short Term Insurance Declaration, Commercial Vehicle (CV).

V1-AE-CV-Granite-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) 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.
- b) 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.
- c) Have NOT been disqualified from driving in the last 3 years.
- d) Have no criminal convictions, a current Anti-Social Behaviour Order (ASBO) or a Criminal Behaviour Order (CBO).
- e) Have not had any policy of insurance declared void by an Insurer
- f) 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 my own business or trade purposes or for social, domestic and pleasure purposes.
- b) Will not be used for hire and reward purposes unless courier use has been selected.
- c) Cannot be used for the carriage of passengers for Hire & Reward purposes.
- d) Will not be used for the transportation of hazardous or dangerous goods
- e) Has not been modified other than for the addition of manufacturers' optional extras, Signage, Roof Racks, Ply Lining or Interior Storage.
- f) Has no more than 5 seats in total and is right-hand drive only.
- g) Is registered in Great Britain, Northern Ireland or the Isle of Man.
- h) Has a current value of between £1,500 and £30,000.
- i) 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.
- j) Not previously declared as a category A, B, C, E, F or S write off
- k) Is not a Minibus, Hot Food Dispenser, Ice Cream Van, Taxi, Dust Cart, Livestock Carrier, Milk Float, Mobile Shop, Refuse Vehicle, Road Sweeper, Skip Carrier or Vehicle Transporter.

3. I am aware that there is no cover for any Goods carried in or on the vehicle
4. There will be no cover for any loss or damage to the vehicle caused by Fire where the cause of the fire is from any Cooking or Heating Equipment used within the vehicle.
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 temporary insurance cannot be used for Hire, Courtesy, short term lease or Loan Vehicles (ie. Vehicle Rentals, Vehicle Salvage/Recovery Agents, Credit Hire Vehicles/Companies, and Accident Management Companies)
8. I am aware that this policy is subject to a compulsory excess, as shown prior to purchase and detailed on the 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.