

# ERS – Short Period Declaration. Impounded Vehicle, Private Car (PC)

V1-AE-IMP-ERS-01-06-2025

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.

**Important Notes:**

- Provisional UK licence holders being between the age of 17 and 28 will be **EXCLUDED** from driving and a Named Driver will need to be on cover, with a minimum age of 30, A minimum UK residency of 5 years a full UK licence length of 1 year, no more than one minor motoring conviction and no more than one fault claim.
- 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.
- 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.
- You may cancel this policy at any time. Cancellation will be charged in line with the short-term period rates as shown in your policy wording.

1. I declare that;

- a) I am aged 17-75 and have a current, Full UK driving licence and have done so for at least 1 year, or I have a current, Provisional UK driving licence, or an acceptable Named Driver has a current Full UK driving licence and has done so for at least 1 year.
- b) I am a UK resident and have been for at least 2 years.
- c) I am the registered owner and keeper of this vehicle and am in possession of a V5 document bearing my name,
- d) I have less than 7 penalty points on my licence in connection to motoring offences (including fixed penalties) and have no prosecutions pending other than a pending IN, BA, or LC conviction (or any variant of these convictions).
- e) I have had less than 3 fault accidents, claims or losses in connection with any motor vehicle in the last 3 years.
- f) I have no criminal convictions or have been charged (but not tried) of any non-motoring offence, other than those classified as Spent under the Rehabilitation of Offenders Act.
- g) I have not had any policy of insurance declared void by an Insurer
- h) I or any named driver are 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.
- i) In the event of a claim, I will provide the V5C document, my driving licence and driving licence check code, and a valid MOT certificate.
- j) My permanent address is as stated in this application and my abode is not a boat, caravan, or mobile home.

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 to carry passengers or goods for hire and reward.
- c) Is registered in the UK.
- d) Is not a hire or rental vehicle, nor is it owned, operated by, hired or rented from any Claims, Credit Hire or Accident Management company. Vehicles on a long-term lease (i.e. leased for at least 12 months at the commencement of the lease) are acceptable.
- e) Has not been modified – including bodywork, engine, suspension, and wheels. However, we will accept if modified as a disability vehicle.
- f) Is right-hand-drive, has no more than 8 seats.
- g) Has a valid MOT certificate if required or has a pre-booked MOT appointment and will only be driven/taken to this pre-booked appointment while having no MOT (no other journey is allowed) and is not currently declared as being off-road under the DVLA SORN regulations.
- h) Will not be exported.
- i) Will not be used in hazardous locations.
- j) Will not be used to carry hazardous or dangerous goods.
- k) Not previously declared as a category A, B, C, E, F or S write off

- 3. I am aware that no amendments, alterations, or changes can be made to this policy or Certificate of Motor Insurance once issued.
- 4. 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.
- 5. I am aware that this policy allows for the insured vehicle to be released from an impound on one (1) occasion only. Should the vehicle be impounded again following its initial release I understand that no cover will be provided under this policy for additional vehicle recoveries following the initial release.