

Eridge – Short Period Declaration Commercial Vehicle (CV)

V1-AE-CV-Eridge-01-07-2025

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.

1. I declare that I, or any named driver covered:

- a) Have been a permanent UK resident for at least the last 60 months (5 years).
- b) Have not been disqualified from driving within the last 2 years.
- c) Have no more than 6 penalty points on my driving licence, in the last 2 years, and have no prosecution or police enquiry pending.
- 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 no more than 1 fault claim or any claims pending within the last 3 years.
- g) Have not been employed in any of the following excluded occupations or industries in the last 12 months: Bailiffs or repossession agents, Bodyguard / Doorman or connected Industry, Circus Proprietor or Circus Worker, Courier/ Delivery Driver or connected industry, Diplomatic or Embassy staff, Fairground Worker, Fast food Industry, Foreign Armed services, Funfair Employee, Gaming or Gambling industry, General Dealer, House Person, Itinerant Worker, Market or Street Trader, Mobile Caterer, Motor Trade or vehicle hire, vehicle sales or vehicle delivery, Waste Disposal or Scrap/Salvage dealer, Night Club Staff, Not in Employment, Professional or semi-professional sportsperson, Taxi Driver or Connected Industry, TV, Radio, Music, or the entertainment Industry, Unemployed.

2. I declare that the vehicle:

- a) Will only be used for social, domestic and pleasure purposes unless otherwise stated that commuting and/or business use by the policyholder is permitted.
- b) Will not be used for courier purposes, fast food delivery, hire or reward, racing pace-making, speed testing, commercial travelling or use for any purpose in connection with the motor trade.
- c) Will not be used to carry hazardous goods or be driven at a hazardous location.
- d) Has not been modified from the manufacturers' standard specification, except for the addition of the manufacturer optional extras.
- e) Has no more than 7 seats in total and is right hand drive only.
- f) Has a minimum value of £800 and I am aware that the maximum amount payable under the policy in respect of loss or damage to the vehicle insured is £40,000.
- g) Is registered in the UK at the start of the policy

- 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 a Policy Excess applies, which is displayed within my Policy Schedule.
- 6. I am a permanent resident at the address provided on this application for temporary insurance.
- 7. I am aware that foreign use is not permitted for any demonstrator vehicle or courtesy vehicle.