

Somerset Bridge – Short Period Declaration Private Car (PC)

V1-AE-PC-Somerset-01-09-2025

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 no more than 6 penalty points on my driving licence in the last 2 years, and have no prosecutions or police enquiries pending.
- b) Have no criminal convictions or anti-social behavioural orders.
- c) Have not had any policy of insurance cancelled or declared void by an insurer.
- d) Have no more than 1 fault claim within the last 3 years (a pending claim is considered a fault claim).
- e) Have **NOT** been disqualified from driving in the last 2 years.
- f) Am a permanent UK resident for at least 3 years.
- g) Am not unemployed or working in any connection in the following industries – TV and Radio, Entertainment, Professional or Semi-Professional Sport, Taxi Driver, Diplomatic or Embassy Staff, General Dealer or Scrap and Salvage Dealer, Market Trader, a member of any foreign Armed Services, and working within the Gaming or Gambling industry.

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 Policy Holder is permitted.
- b) Will **NOT** be used for Hire or Reward, Racing, Pace-Making, Speed Testing, Commercial Travelling or used for any purpose in relation to 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, has no more than 8 seats in total and is right-hand drive only.
- e) Is registered in Great Britain, Northern Ireland or the Isle of Man.
- f) Has a minimum value of £800 and I am aware that the maximum amount payable under this policy in respect of loss of or damage to the vehicle is £40,000.
- g) 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.

- 3. 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).
- 4. I declare that any Certificate and other documents issued will not be used as evidence of insurance for recovery of an impounded vehicle.
- 5. I am aware that this policy has a excess of £500.00 for any damage to the vehicle covered by this insurance.
- 6. 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 other 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.