

Haven Underwriting - Short Term Insurance Declaration (PC)

V3-AE-PC-01-01-2026

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. You confirm that you:

- a) Have had **no penalty points** within the last 5 years or **any pending motoring convictions**.
- b) Have not been **banned/disqualified** from driving in the last 5 years.
- c) Have had **no fault incidents/losses/claims** within the last 3 years (including outstanding claims).
- d) Have **no unspent criminal convictions** or be under a **current Community Order**, Youth Rehabilitation Order or Conditional Discharge.
- e) **Hold a Provisional UK driving licence** and do **not have a Full Driving licence issued by any country**.
- f) Are neither **unemployed**, nor work as a professional sports person and/or coach; as a delivery, courier or taxi driver; in the motor industry; in the scrap metal, waste or recycling industry; in the fashion or entertainment business (TV, Radio, Theatre).
- g) Have not had a **previous insurance policy cancelled or voided**.
- h) Have been a permanent **UK resident for 12 months**, and the address provided is your permanent residence.

2. You confirm that the vehicle:

- a) Has **no modifications**.
- b) Has not been classified as a **total loss/write off** (any category).
- c) Will not be used for **Hire & Reward**, for the transportation of **hazardous goods**, or in connection with the **motor trade**.
- d) Will be in the UK at the start and end of the policy.
- e) Has a valid **MOT** unless being driven to a pre-booked MOT test.
- f) Is in a roadworthy condition.

You are aware:

- 3. That temporary insurance **cannot be used for Hire or Loan Vehicles** i.e. Rental vehicles, credit hire or courtesy cars.
- 4. That this insurance **cannot be used** for the release of a vehicle from a police/local authority **Impound**.
- 5. That **driving other cars is not permitted**.
- 6. That **no changes can be made** to this policy once accepted.
- 7. That once you pass your test, you will only be covered to drive home from the test centre.
- 8. You must **contact Go Shorty to cancel your policy** once you have **passed your test**.
- 9. You must **be accompanied at all times** by an accompanying driver **aged 25 to 70** who has and holds a full and **valid driving license** for at **least 3 years**, or who is a qualified and approved driving instructor. They must not have a DR or DG conviction endorsed on their license within the last 5 years.
- 10. **The accompanying driver must not be under the influence of drink or drugs.**

Please refer to the policy booklet for full coverage, terms, conditions, and exclusions.

Section H2 – Learner Driver applies to this policy.