

Granite Underwriting - Short Term Insurance Declaration (PC)

V3-AE-PC-01-05-2026

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 **no more than 7 penalty points** within the last 3 years or **any pending motoring convictions**.
- b) Have not been **banned/disqualified** from driving in the last 5 years.
- c) Have **no unspent criminal convictions** or be under a **current Community Order**, Youth Rehabilitation Order or Conditional Discharge.
- d) 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).
- e) Have not had a **previous insurance policy cancelled or voided**.
- f) Have no more than **2 fault incidents/losses/claims** within the last 3 years (including outstanding claims).
- g) 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 the transportation of **hazardous goods**, or in connection with the **motor trade**.
- d) Will be used for Social, Domestic and Pleasure purposes unless otherwise stated that business use by the policyholder is permitted.
- e) Will only be used for the Carriage of Goods for Hire & Reward if 'Courier and/or Fast Food Delivery' use is selected.
- f) Will be in the UK at the start and end of the policy.
- g) Has a valid **MOT** unless being driven to a pre-booked MOT test.
- h) 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.

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