



# KGM – Short Period Declaration, Motorhome

V1-AE-MH-KGM-01-03-2026

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.

This insurance scheme is suitable only for the insurance of **Motorhomes, Campervans** and **Day Vans** only. To meet the classification as a **Motorhome** or **Campervan** the insured vehicle must be suitable for temporary accommodation, including a sleeping area, cooking facilities, storage for personal effects and/or camping equipment.

**Day Vans** must have been modified primarily for leisure or daytime use, including additional seating or the creation of an open space for occupants or leisure equipment.

**Any vehicle not meeting the above criteria will not be covered under this policy, leaving the insurance invalid and the proposer without cover.**

1. I declare that I:

- a) Hold a current United Kingdom Driving Licence with a Full Entitlement to drive a Motor Vehicle for at least 24 months.
- b) Have no more than 3 penalty points for any motoring convictions endorsed on my driving licence in the past 3 years.
- c) Am not aware of any pending prosecution or Police enquiry pending for any motoring offences.
- d) Am not and have not been disqualified from driving a motor vehicle or had my driving licence revoked within the last 5 years.
- e) Have no criminal convictions that are not considered as “spent” (A spent conviction is one which, under the terms of the Rehabilitation of Offenders Act 1974, can be effectively ignored after a specified amount of time). If, however you have received a custodial sentence of four years or more, your conviction will never become spent.
- f) Have not had more than 1 accident claim or loss in the past 3 years that was considered my fault either partially or fully.
- g) Have been a permanent UK resident for at least the last 24 months.
- h) Have not had any previous insurance policy declined or refused or had any additional terms imposed or had any previous insurance policy cancelled or voided by the insurer.

2. I declare that the vehicle:

- a) Is not a Lorry, Minibus, Horsebox, Recovery Vehicle, Licenced Taxi or Minicab or a Tipper.
- b) Has no more than 7 seats in total and is right-hand drive only and has a valid MOT certificate (if required) and has not been recorded as a Category A or B insurance total loss.
- c) Will only be used by me and any named driver for social, domestic and pleasure purposes.
- d) Will not be used for carriage of goods or passengers for hire and reward, racing, pace-making, speed testing, competitions, rallies or trails, track days, whether on a road, track or at an off-road event, commercial travelling, scrap waste or use for any purpose in relation to the motor trade.
- e) Will not be used to carry hazardous, corrosive or explosive goods.
- f) Has not been modified or altered from the manufacturer’s standard specification, except where those modifications are essential for the vehicles classification as a **Motorhome, Campervan** or **Day Van**.
- g) Will not be exported from the UK during the duration of the policy.
- h) Has a current market value not exceeding £40,000.

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 this policy has a minimum excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £500.
6. I am aware in the event of an incident resulting in a claim under this policy where there is a non-traceable responsible third party, or the incident is a fault incident involving no other party, an additional £500 excess will apply.
7. I am aware that the driving of other vehicles is not permitted under this policy.
8. I am aware that no amendments, alterations or changes can be made to this policy or Certificate of Motor Insurance once issued.
9. I have read and agree that the above conditions are met and that I have taken reasonable care not to make any misrepresentation of the information I have provided.