KGM – Short Period Declaration, Commercial Vehicle (CV)

V13-AE-CV-KGM-01-12-2026

GoShorty

Be on *your way*

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:

   a) Hold a current United Kingdom Driving Licence with a Full Entitlement to drive a Motor Vehicle for at least 12 months.
   b) Have no more than 6 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 spend 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 had no more than 1 accident, claims or loss in the past 3 years that was considered my fault, either partially or fully. Fire, theft and malicious damage claims are all considered fault claims.
   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, Motor Caravan, Motor Home, Day Van, 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 for social, domestic and pleasure purposes plus carriage of own goods, unless otherwise stated on your Certificate of Insurance.
   d) Will not be used for carriage of 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. Carriage of goods for hire and reward is only permitted where requested and accepted as stated on your Certificate of Insurance.
   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. Such modifications could include changes to the bodywork (such as spoilers and body kits), changes to the brakes or suspension (including lowering the vehicle), cosmetic changes (such as alloy wheels or tinted windows), changes affecting performance (such as engine management enhancements including “chipping” and the exhaust system). This is not a full list of all possible changes and you should seek guidance from a professional if you are in any doubt about changes that may have been made to your vehicle.
   g) Is a UK registered vehicle that was manufactured for use in the United Kingdom and has not been imported other than through the manufacturers normal import arrangements.
   h) Will be in the UK at the start and end of the policy.
   i) Will not be exported from the UK during the duration of the policy.
   j) Has a minimum value of £1500 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.

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 take reasonable care not to make any misrepresentation of the information I have provided.
10. I am aware that this policy will not cover me for claims relating solely to the damage or breakage of glass, including windscreens.