

We base your cover on a series of assumptions. Please confirm that you meet these criteria.

**I declare that I and any additional driver must:**

- hold a current, valid, full UK, EU/EEA, Australian, New Zealand, South African or Swiss driving licence, and have done so for at least 12 months.
- have a current permanent address as stated throughout this application.
- be aged 19 years or over (note: minimum age may vary depending on vehicle) and upto a maximum age of 75.
- have had no more than 2 fault claims in any 3 year period.
- have no more than 8 penalty points and have had no disqualifications in the last 3 years.
- have had no motoring offence in the last 3 years with the Conviction Offence Code prefixes DR, CD, DD, UT or IN.
- have not been convicted in the last 5 years of any offence relating to fraud, robbery, theft or handling stolen goods including any pending prosecution or police enquiry.
- not have had terms applied by the DVLA in relation to any medical condition.

**I declare that the vehicle to be insured must:**

- be registered in Great Britain, Northern Ireland or the Isle of Man.
- have a current market value of less than £60,000.
- have no more than 8 seats (including the driver's seat).
- not be over 3.5 Tonnes GVW.
- not have been imported and is not to be exported.
- not have been modified.
- not be a seized vehicle or in a police compound.
- not be a Hire or Rental Vehicle.
- not be used for the carriage of goods or passengers for hire or reward.
- not be used to carry hazardous goods or be used or driven at any hazardous location.

Your quote and policy will be based on the assumptions and the answers to the questions in your application.

**Important Information about our policies**

- **Road Fund Licencing:** whilst our policies are widely accepted at many Post Offices and DVLA Local Offices, and also online via the DVLA direct website at [www.taxdisc.direct.gov.uk](http://www.taxdisc.direct.gov.uk), we cannot guarantee that a short term certificate will be accepted when purchasing vehicle tax. There may occasionally be instances where your application is refused – in such circumstances we will unfortunately not be able to refund any premiums. However, following a recent change in the law it is now an offence not only to use a motor vehicle on a public highway without adequate third party motor insurance, but also to keep a vehicle without adequate third party motor insurance, unless the vehicle has been notified to the DVLA as 'off-road'.
- **MID:** Please note that all our Short Term Insurance policies are submitted to the Motor Insurance Database (MID) at midnight every day, and consequently any online car tax applications will depend upon the MID being updated accordingly.
- **Modifications:** the only modifications we accept are: manufacturer specified optional extras fitted at the time of manufacture or catering for a disabled driver or passenger or LPG conversions.
- **Foreign Use:** we can cover trips to the EU as long as they start and end in the UK, are of a temporary nature, and the vehicle is normally based in the UK.

**Warning: failure to meet the criteria accurately could invalidate your insurance and is an offence.**