

Short Term Motor Insurance Terms and Conditions of Insurance

Before you continue to buy a Short Term Motor Insurance policy, you must ensure that you read, understand and agree to all of the Terms & Conditions below. It is very important that you read and understand the Terms & Conditions and that the vehicle and all driver(s), meet the criteria specified. This forms the basis of your policy if you decide to buy, and your policy may be invalid if you decide to buy and do not meet the criteria stated.

All of your answers on proposal/application forms, statements made to us and all other documentation, whatever the medium of communication, are your responsibility as Proposer/Policyholder. It is the Proposer's/Policyholder's responsibility, as a matter of law, to provide fully complete and accurate information to The Company/The Insurer whenever a policy is taken out, and this responsibility is extended throughout the lifespan of the policy. All of the Proposer's/Policyholder's statements and information included in proposal/application forms, claim forms, statements of fact and all other documentation, whether completed electronically or otherwise, must be complete and accurate. Any information whatsoever which might have a bearing on the acceptability or otherwise of the proposal/application for insurance, or the continuance of such insurance, must be disclosed at the earliest opportunity. Failure to disclose this material information may result in The Insurer reducing the level of cover available under the insurance, or may result in the total withdrawal of cover.

If you are unsure about any aspect of material information in connection with a proposal/application, then please contact us for further advice and assistance. For your own protection, you are advised to retain copies of any documentation/correspondence that you send to us. If you are providing information about other person/s included in the proposal/application, then it is also your responsibility as Proposer/Policyholder to ensure that the other person/s has given you permission to divulge the information, and that the information provided is complete and accurate.

Road Licencing (Car Tax)

Whilst we as a company agree with the common principle that road fund licence (car tax) should be purchased using an annual motor insurance certificate, there are many legitimate reasons why customers would want to purchase car tax with a short term certificate. Whilst electronically delivered certificates are now widely accepted at many Post Offices and DVLA Local Offices, and also online via the DVLA direct website at www.vehiclelicence.gov.uk the law has not yet caught up with common practice. We cannot, therefore, guarantee that a short term certificate will be accepted when purchasing car tax, and there may occasionally be instances where your application is refused.

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.

Please also note that in the event of a short term policy not being accepted for car tax purposes, we will unfortunately not be able to refund any premiums.

Customer Acceptance Criteria

The policyholder and any additional driver holding a UK Driving Licence must:

- hold a current, valid, full UK driving licence, and have done so for at least 12 months. The name and address shown on your driving licence must be the same as the name and address on the insurance policy
- be aged 21 years or over (note: minimum age may vary depending on vehicle)
- have had no motoring offence involving alcohol or drugs, careless, dangerous or reckless driving or taking a vehicle without consent in the last 3 years. This includes all convictions with the Conviction Offence Code prefixes DR, CD, DD or UT
- have had no disqualifications in the last 3 years
- have had no more than 2 fault claims in any 3 year period
- have no more than 8 penalty points
- have not been convicted within the last 5 years of any offence relating to fraud, robbery, theft or handling stolen goods including any pending prosecution or police enquiry
- only use the car for social, domestic and pleasure purposes or business use by the policyholder excluding the carriage of passengers or goods for hire or reward

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The policyholder and any additional driver holding an EU or EEA Driving Licence must:

- hold a current, valid, full EU or EEA driving licence, and have done so for at least 12 months. The name and address shown on your driving licence must be the same as the name and address on the insurance policy
- be aged 21 years or over (note: minimum age may vary depending on vehicle)
- have had no motoring offence involving alcohol or drugs, careless, dangerous or reckless driving or taking a vehicle without consent in the last 3 years. This includes all convictions with the Conviction Offence Code prefixes DR, CD, DD or UT
- have had no disqualifications in the last 3 years
- have had no more than 2 fault claims in any 3 year period
- have not been convicted within the last 5 years of any offence relating to fraud, robbery, theft or handling stolen goods including any pending prosecution or police enquiry
- only use the car for social, domestic and pleasure purposes or business use by the policyholder excluding the carriage of passengers or goods for hire or reward

The policyholder and any additional driver holding an Australian or New Zealand driving Licence must:

- hold a current, valid, Australian or New Zealand driving licence
- be aged 23 years or over (note: minimum age may vary depending on vehicle)
- have had no motoring offence involving alcohol or drugs, careless, dangerous or reckless driving or taking a vehicle without consent in the last 3 years. This includes all convictions with the Conviction Offence Code prefixes DR, CD, DD or UT
- have not been convicted within the last 5 years of any offence relating to fraud, robbery, theft or handling stolen goods including any pending prosecution or police enquiry
- only use the car for social, domestic and pleasure purposes or business use by the policyholder excluding the carriage of passengers or goods for hire or reward
- Please note: You must have a current, valid passport

Driving Licence & Personal Details

- I understand that the driving licence details that I provide in the purchase of insurance will be subject to a verification process
- I agree that the details I provide can be passed on to an outside agency for the purpose of cross-referencing and verification of both my driving licence details and driving history with the DVLA
- I consent to the DVLA (or driving licence issuing authority outside the UK) providing dayinsure.com, their servants or agents with such information as may be requested by dayinsure.com or their agents
- I consent to disclosure of my personal details for this purpose, and consent to dayinsure.com obtaining details about my driving licence and driving history for the purpose of establishing my eligibility for their insurance product

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Vehicle Acceptance Criteria

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 £50,000
- have no more than 8 seats (including the driver's seat)
- not have been imported
- not be used for the carriage of goods or passengers for hire or reward (including Taxicabs, Private Hire and Public Hire)
- not be owned by, and/or hired out by, any Vehicle Rental company
- not be used to carry hazardous goods (other than the carriage of less than 10 kg of bottled gas, or 10 litres of flammable solvents in one container)
- not be used or driven at any hazardous location
- hazardous locations include: - Power stations, nuclear installations or establishments - Refineries, bulk storage or production premises in the oil, gas or chemical industries - Bulk storage or production premises in the explosive, ammunition or pyrotechnic industries - Ministry of Defence premises or military bases

Vehicles over £50,000 in value must also include:

- any driver of the vehicle must be at least 30 years or older
- not have more than 1 accident
- not have 6 or more points on their licence
- must be driving for 5 or more years on a full licence

Vehicle Modifications

- Vehicles fitted with manufacturer specified optional extras, fitted at the time of manufacture, are acceptable
- Vehicles modified to cater for a disabled driver or passenger are acceptable
- LPG conversions are acceptable
- Vehicles that have undergone any post manufacturer 'after market fit' modification (cosmetic or performance related) are NOT ACCEPTABLE

Hire Vehicles

As stated in the Vehicle Acceptance Criteria above, please note that our insurance product is NOT AVAILABLE for:

- Taxi Proprietors (Private Hire and Public Hire)
- Vehicle Rental Companies
- Individuals hiring a vehicle from a vehicle rental company

Lease vehicles

- Vehicles leased for continuous periods in excess of 12 months are acceptable

Impounded vehicles

- The Short Term Insurance provided cannot be used for the sole purpose of recovering an impounded vehicle

Comprehensive European Cover

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- Please note that if European cover is taken out then the trip abroad must originate and terminate in the UK, the trip abroad must be of a temporary nature, and the vehicle must normally be based in the UK

