

## Short Term Motor Insurance Acceptance Criteria for Cars, Vans and Motorhomes

To be eligible for your Dayinsure Short Term Motor Insurance Policy, you must at all times meet the following criteria. You must notify us of any changes in writing to [support@dayinsure.com](mailto:support@dayinsure.com).

Criteria for car and vans	Criteria for motorhomes
<b>About you</b>	
<ul style="list-style-type: none"> <li>be aged between 18 and 75 (the minimum age may vary depending on individual circumstances)</li> <li>hold a current, valid, full GB driving licence and have done so for at least 6 months (3 months if aged over 25)</li> <li>have a current permanent address in the UK as stated throughout this application. You may be asked to provide proof of residence if you make a claim</li> <li>have had no more than 1 fault claim in the last 12 months</li> <li>have had no more than 9 penalty points and have had no disqualifications in the last 18 months</li> <li>have had no motoring offence in the last 3 years with the Conviction Offence Code prefixes DR, CD, DD, UT or DG</li> <li>have had no motoring offence in the last 6 months with the Conviction Offence Code prefix IN or CU80</li> <li>do not have any unspent criminal convictions (except motor offences)</li> <li>have never been refused insurance or had a policy cancelled</li> <li>have permission from the owner to drive the vehicle and you have agreed to insure it because you are responsible for loss or damage.</li> </ul>	<ul style="list-style-type: none"> <li>be aged between 25 and 75</li> <li>hold a current, valid, full GB driving licence and have done so for at least 12 months</li> <li>hold a licence in a category that permits you to drive the vehicle insured (e.g. a C1 licence if the maximum vehicle weight is between 3.5 and 5 tonnes).</li> <li>have a current permanent address in the UK as stated throughout this application. You may be asked to provide proof of residence if you make a claim</li> <li>have had no more than 1 fault claim in the last 12 months</li> <li>have had no more than 9 penalty points and have had no disqualifications in the last 18 months</li> <li>have had no motoring offence in the last 3 years with the Conviction Offence Code prefixes DR, CD, DD, UT or DG</li> <li>have had no motoring offence in the last 6 months with the Conviction Offence Code prefix IN or CU80</li> <li>do not have any unspent criminal convictions (except motor offences)</li> <li>have never been refused insurance or had a policy cancelled</li> <li>have permission from the owner to drive the vehicle and you have agreed to insure it because you are responsible for loss or damage.</li> </ul>
<b>About the vehicle</b>	
<ul style="list-style-type: none"> <li>is registered in Great Britain, Northern Ireland or the Isle of Man</li> <li>has a current market value of less than £75,000</li> <li>has an engine size of 3999cc or less</li> <li>is not over 3.5 tonnes gross vehicle weight (GVW)</li> <li>is not a type of heavy goods vehicle (HGV)</li> <li>has no more than 8 seats (including the driver's seat)</li> <li>is not a seized vehicle or in a police compound</li> <li>is not a hire or rental vehicle or leased under an agreement of 12 months' duration or less</li> <li>has no engine modifications, body kits or alloy wheels unless they were:               <ul style="list-style-type: none"> <li>fitted at manufacture or are the maker's optional extras,</li> </ul> <b>or</b> <ul style="list-style-type: none"> <li>carried out specifically for a disabled driver or passenger</li> </ul> </li> <li>is not imported from another country through channels other than the maker's official distribution system</li> <li>is not a van converted into a motorhome.</li> </ul>	<ul style="list-style-type: none"> <li>is registered in Great Britain, Northern Ireland or the Isle of Man</li> <li>has a current market value of less than £75,000</li> <li>has an engine size of 3000cc or under</li> <li>is not over 5 tonnes gross vehicle weight (GVW)</li> <li>is not a type of heavy goods vehicle (HGV)</li> <li>has not been manufactured in the USA</li> <li>is not a seized vehicle or in a police compound</li> <li>has at least one bed of 6 feet in length, has wardrobe cupboards fitted, and has seating for diners at a table.</li> </ul>
<b>About the use</b>	
<ul style="list-style-type: none"> <li>carrying of hazardous goods or use at hazardous locations are not permitted</li> <li>journeys must start and end in the UK (the vehicle must not be exported)</li> <li>must not be used to carry passengers or goods for payment, to carry goods or property that do not belong to you as a courier, or to deliver takeaway or fast food for payment or reward</li> <li>must not be used for any commercial purpose in connection with the buying and selling, repair, servicing, cleaning, maintenance, inspection, testing, alteration or treatment of motor vehicles.</li> </ul>	<ul style="list-style-type: none"> <li>carrying of hazardous goods or use at hazardous locations are not permitted (a standard gas container is allowed for recreational use)</li> <li>is not used as a permanent place of residence</li> <li>journeys must start and end in the UK (the vehicle must not be exported)</li> <li>must not be used to carry passengers or goods for payment, to carry goods or property that do not belong to you as a courier, or to deliver takeaway or fast food for payment or reward.</li> <li>must not be used for any commercial purpose in connection with the buying and selling, repair, servicing, cleaning, maintenance, inspection, testing, alteration or treatment of motor vehicles.</li> </ul>
<b>Important information about our policies</b>	
<ul style="list-style-type: none"> <li><b>Motor Insurance Database:</b> We guarantee to update the Motor Insurance Database (MID) every 7 days and in some cases more often. But we always recommend that you keep a copy of your certificate of motor insurance with you in the vehicle during the period of cover. You can drive the vehicle legally between the dates and times shown on the certificate.</li> </ul>	