

## Short Term Motor Insurance Acceptance Criteria for Cars

To be eligible for your Dayinsure Short Term Motor Insurance policy, the following criteria must be always met: (Any changes must be notified to us in writing to [support@dayinsure.com](mailto:support@dayinsure.com))

### About You

- Be aged between 19 and 75 (our age acceptance may vary depending on individual circumstances).
- Hold a current, valid, full UK driving licence.
- Have a current permanent address in the UK as stated throughout this application. (Please note you may be asked to provide proof of residence in the event of a claim).
- Have had no more than 1 fault claim in the last 12 months.
- Have had no more than 9 penalty points and have had no disqualifications in the last 18 months.
- Have had no motoring offence in the last 3 years with the Conviction Offence Code prefixes DR, CD, DD, UT or DG.
- Have had no motoring offence in the last 6 months with the Conviction Offence Code prefix IN or CU80.
- Do not have any unspent non-motoring criminal convictions or police prosecutions pending.
- Have not had a motor insurance policy cancelled, voided, refused, a premium increased or had an insurer refuse to pay a claim.
- If you are not the legal owner, you have their permission to drive the vehicle and you have agreed to insure it as you have responsibility for loss or damage.

### About the Vehicle

- Is registered in Great Britain.
- Vehicle is a UK specification.
- Has a current market value of less than £75,000.
- Has an engine size of 3999cc or less.
- Is not over 3.5 Tonnes Gross Vehicle Weight (GVW).
- Is not a type of Heavy Goods Vehicle (HGV).
- Has no more than 7 seats (including the driver's seat).
- Is not a seized vehicle or in a police compound.
- Is not a hire, rental or leased vehicle, or insured under a fleet policy.
- Vehicle has no engine modifications, body kits, or alloy wheels unless fitted at manufacture or were manufacturer optional extras - unless specifically carried out for a disabled driver or passenger.
- Is not imported from another country through channels other than the manufacturers normal import arrangements.
- Maximum vehicle age – 20 years.
- Has a valid Department of Transport test certificate (MOT) if one is required by law.
- If declared Statutory Off-Road Notification (SORN) the vehicle cannot be driven on the public highway.
- Is carrying an unsafe or insecure load or is towing a trailer which is carrying an unsafe or insecure load.
- The vehicle must not have been previously recorded as an insurance total loss, Category A (*Scrap Vehicle*) or Category B (*Break vehicle*).

### About the Use

- Carrying of hazardous goods or use at hazardous locations are not permitted.
- Journeys must start and end in the UK (exporting is not permitted).
- Must not be used for the carriage of passengers or goods for payment, the carriage of goods or property which does not belong to you as a courier or for the delivery of takeaway or fast food.
- Is not being used for any purpose in connection with the Motor Trade.