

## Short Term Motor Insurance Acceptance Criteria for Car, Van & Motorhomes

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)).

Criteria for Car and Vans	Criteria for Motorhome
<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 UK driving licence and have done so for at least 6 months (reduced to 3 months if aged over 25).</li> <li>• 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).</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 (other than 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 as you have responsibility 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 UK driving licence and have done so for at least 12 months.</li> <li>• Hold a C1 licence category that permits you to drive a motorhome if the maximum authorised mass weight is above 3.5 tonnes but less than 7.5 tonnes. (Please note: we will only insure motorhomes up to 5 tonnes in Gross Vehicle Weight)</li> <li>• 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).</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 (other than 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 as you have responsibility 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 or less duration.</li> <li>• 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.</li> <li>• Is not imported from another country through channels other than the maker's official distribution system.</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 U.S.</li> <li>• Is not a seized vehicle or in a police compound.</li> <li>• Has at least one bed of 6 feet in length, there must be wardrobe cupboards fitted and 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 (exporting is not permitted).</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• Carrying of hazardous goods or use at hazardous locations are not permitted (standard gas container 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 (exporting is not permitted).</li> <li>• 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.</li> </ul>
<b>Important Information about our policies</b>	
<ul style="list-style-type: none"> <li>• <b>MID:</b> Please note we guarantee to update the Motor Insurance Database (MID) every 7 days and in some cases more often, but we always recommend having a copy of your Insurance Certificate with you during the period of cover. You can drive the vehicle legally between the dates and times shown on the certificate of insurance issued to you.</li> </ul>	