

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)

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.
- 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.