Short Term Motor Insurance Assumptions



To be eligible for your Dayinsure policy the following criteria must be met at all times (any changes must be notified to us in writing to support@dayinsure.com)

About you & any other driver

- Are aged between 19 and 75 (the minimum age may vary depending on individual circumstances)
- Hold a current, valid, full UK, EU, EEA, South African, Swiss, Australian or New Zealand driving licence, and have done so for at least 6 months (reduced to 3 months if aged over 25)
- Have a current permanent address 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 2 fault claims in in the last 3 years
- Have 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
- have not been convicted in the last 5 years of any criminal offence including any pending prosecution or police enquiry

About the vehicle

- Is registered in Great Britain, Northern Ireland or the Isle of Man
- Has a current market value of less than £60,000
- Has no more than 8 seats (including the driver's seat)
- Is not a Hire or Rental Vehicle
- Is not a seized vehicle or in a police compound
- Has not been modified (Factory fitted extras or modifications for a disabled driver or passenger or LPG conversions are acceptable)
- Is not a grey import (imported from another country through channels other than the maker's official distribution system)
- Is not over 3.5 Tonnes GVW

About the use

- Journeys must start and end in the UK (exporting is not permitted)
- The carriage of goods or passengers for hire or reward is not permitted
- Carrying of hazardous goods or use at hazardous locations are not permitted

Important Information about our policies

- MID: Please note that all our Short Term Insurance policies are submitted to the Motor Insurance Database (MID) at midnight every day. We recommend always having a copy of your Insurance Certificate with you during the period of cover
- **Modifications:** the only modifications we accept are: manufacturer specified optional extras fitted at the time of manufacture or catering for a disabled driver or passenger or LPG conversions

Warning: failure to meet the criteria accurately could invalidate your insurance and may be an offence.