



Check You Qualify

Please read this section before proceeding to purchase your policy.

The following assumptions about **Your Car, You and Other Drivers** and **Your No Claims Bonus** have been made in order to reduce the amount of additional information you would need to confirm in order to obtain your quote online.

If any of the assumptions below are incorrect or you are not certain, then you should **not** purchase your policy without first making contact with us to discuss your individual circumstances.

If any of the assumptions that we have made are incorrect and you do not contact us prior to purchasing your policy then this may entitle the insurer to cancel your insurance contract and/or risks a claim you make not being paid in part or in full. You may also be liable for any fees and charges in respect of policy cancellation.

Please call our sales team on **0330 127 4500** if any of the following assumptions are incorrect, before purchasing your policy.

Unless you have already provided additional information during your online quotation we have made the following assumptions that;

Your Car

- ✓ Is a standard UK model with no modifications, registered in the UK (not imported) with UK registration plates and is kept at your home address; and
- ✓ is a right hand drive vehicle; and
- ✓ has not been impounded or seized by the Police; and
- ✓ is not used for private hire, competitions or rallies; and
- ✓ is not registered on a 'Q' plate.

You and Other Drivers

- ✓ You (or your spouse) are the owner and registered keeper of the vehicle; and
- ✓ all proposed drivers have correctly declared all accidents/incidents that they have been involved in, even if they were considered to be 'non-fault' or if no insurance claim was made; and
- ✓ all proposed drivers have a valid full or provisional UK/EU driving licence; and
- ✓ all proposed drivers have been a resident in the UK for a minimum of 12 months; and
- ✓ no proposed driver has any unspent non-motoring related conviction(s); and
- ✓ no proposed driver has ever been refused insurance or had special terms or cancellation imposed on previous insurance policies; and
- ✓ no proposed driver lives in a caravan, hotel, guest house, mobile home, company address or licenced premises; and
- ✓ no proposed drivers have any medical conditions that are notifiable to the DVLA; and
- ✓ no proposed driver has received any County Court Judgments within the last 6 years.

Your No Claims Bonus

- ✓ Has been earned in the UK from a private car policy; and
- ✓ is not being used on another vehicle; and
- ✓ is no more than 2 years old; and there has been no gap in your insurance cover.

We may still be able to help you purchase a policy if you are unable to confirm that the above assumptions are correct. Please contact our sales team on **0330 127 4500**.

Policy Checking/Validation Service

We perform a policy checking/validation service when you take out a policy. This is an invaluable service for our customers as it ensures that the information insurers hold about you is accurate right from the start.

Performing this service helps to maintain any discounts that have been applied to your policy but more importantly, helps to avoid any potential issues in the future, over discrepancies in information, should you ever need to make a claim.

After your policy has been set up, we will write to you, letting you know what additional information we require to perform the checking/validation service. We usually request some, or all, of the following information:

- A copy of the driving licence summary for all drivers on the policy
- Proof of any no claims bonus you have, from your previous insurer
- A copy of your Vehicle registration document (V5)
- A signed proposal form
- Proof of address

Some insurance companies require us to perform the checking/validation service to continue providing cover within the first few weeks of a policy being set up so if there is any reason that you are unable to provide the information requested within the timescales we have requested, you should contact us so we can assist.

Please note that your policy may be cancelled if you are unable to supply the information requested.

Our sales team is available on **0330 127 4500** 9am-8pm Monday to Friday and 9am – 3pm Saturday.