

## Dayinsure Learner Acceptance Criteria

To be eligible for your Dayinsure Learner policy, you (the policyholder) must meet the following criteria at all times. Any change in circumstance may make the policy invalid, so you need to inform us about it – see the policy for our contact details.

### You must accept and agree that you:

- are aged between 17–50 (this will be subject to underwriting criteria and individual circumstances)
- hold a current provisional GB driving licence
- currently reside at a permanent UK address, as stated throughout your application and shown on your Schedule of Insurance. If you make a claim, you will be asked to provide proof of residence at that address. Temporary addresses, work addresses, or correspondence-only addresses are not acceptable
- have had no more than 1 non-fault claim
- have had 0 fault claims
- have had no incidents likely to give rise to claims
- have no penalty points on your licence
- have no unspent motoring offences or convictions
- have no unspent criminal convictions
- have never had insurance cancelled, declared void or refused because policy conditions were not met (excluding policies cancelled due to missed payments).

### The insured car must:

- be registered in the UK
- have a current market value of less than £40,000
- has no modifications to the engine, changes to the body including wraps, or to the interior of the vehicle unless they were:
  - fitted at manufacture or were the maker's optional extras, or
  - carried out specifically for a disabled driver or passenger
- not be a hire or rental vehicle or leased under an agreement of 12 months' duration or less
- not be a seized vehicle or in a police compound
- not be imported from another country through channels other than the maker's official distribution system
- not be used to carry hazardous goods or be used at any hazardous location
- not have more than 7 seats (including the driver's seat)
- not be over 3.5 tonnes gross vehicle weight (GVW)
- have an engine size of 3000cc or less.

### If you are not the car's registered keeper:

- we provide cover under this policy only if the vehicle is also insured under a separate annual motor insurance policy
- you must have the registered keeper's permission to drive the vehicle and confirm that you are responsible for insuring it against any loss or damage.

### You must accept and agree that:

- all cover under this policy ceases as soon as you pass your driving test
- you must be accompanied by a driver. The driver must be aged between 25-75 and hold a full current GB driving licence (for the type of vehicle they are supervising in – manual or automatic) for at least 3 years
- the vehicle must not be used to carry passengers or goods for payment, to carry goods or property that do not belong to you while acting as a courier, or to deliver takeaway or fast food for payment or reward
- the vehicle must not be used for any commercial purpose in connection with the buying and selling, repair, servicing, cleaning, maintenance, inspection, testing, alteration or treatment of motor vehicles
- if you make a claim, you must provide the V5C document for the insured vehicle to allow us to validate the registered keeper's details.
- if you tell us during the application process that you are borrowing the vehicle but the V5C shows you are actually the registered keeper, we will make your policy void and refuse any claim.

**Warning: If you do not fully meet these criteria, your insurance could be invalid, and you may be committing an offence.**