

## **Operators Driver Guide**

### **£500 EXCESS ALL CLAIMS OTHER THAN THIRD PARTY**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that other than in respect of **Section 1 - Liability to Others** - of this Insurance the Insurers shall not be liable to pay the first £500.00 (Five Hundred Pounds) payable in respect of any amount not exceeding the aforementioned sum for which the Insurers make payment in respect of any such claim which may be the subject of indemnity under this insurance.

The expression "claim" shall mean a claim or series of claims arising out of one cause.

Subject otherwise to the terms, exceptions and conditions of this insurance

### **EXCLUDES DRIVERS UNDER 21 YEARS OF AGE**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed the Insurers shall not provide cover if an insured vehicle is being driven by or for this purpose is in the charge of any person under 21 years of age.

Subject otherwise to the terms, exceptions and conditions of this insurance.

### **EXCLUDES DRIVERS OVER 79 YEARS OF AGE**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed the Insurers shall not provide cover if an insured vehicle is being driven by or for this purpose is in the charge of any person over 79 years of age.

Subject otherwise to the terms, exceptions and conditions of this insurance.

### **EXCLUDES DRIVERS WITH LESS THAN 24 MONTHS FULL UK OR EU LICENCE EXPERIENCE**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed the Insurers shall not provide cover if an insured vehicle is being driven by or for this purpose is in the charge of any person with less than 24 months driving experience since obtaining a permanent licence in the United Kingdom or EU to drive a vehicle of the same class as the Insured vehicles.

Subject otherwise to the terms, exceptions and conditions of this insurance

### **25% CO-INSURANCE FOR THEFT OR CONVERSION INCLUDING COOKING AND HEATING**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that in respect of Section 2 - Theft and /or conversion & cooking and heating - of this Insurance which is the subject of indemnity provided by this insurance, the Insured shall contribute any amount equivalent to 25% for each and every claim, such contribution always to be not less than the excess contained in the schedule of this document.

The expression "claim" shall mean a claim or series of claims arising out of one cause. Subject otherwise to the terms, exceptions and conditions of this insurance.

### **EXCLUDING OFF HIRE COVER OTHER THAN FOR NAMED DRIVERS**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed the Insurers shall not be liable in respect of any claim made under this insurance in respect of damage arising to or from the use of any vehicle which is the subject of the indemnity provided by this insurance unless at the time such damage or loss arises the insured vehicle has been let out under a signed and binding contract to any Hirer who fulfils the requirements of the attaching endorsements to this insurance unless otherwise named to and approved by Insurers.

Subject otherwise to the terms, exceptions and conditions of this insurance

### **100% MINIMUM AND DEPOSIT PREMIUM**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed this insurance is subject to a minimum and annual deposit premium for the first 12-month period of insurance.

Subject otherwise to the terms, expectations and conditions of this insurance

**EXCLUDING CASH HIRERS**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that no liability shall attach to underwriters in the event of any hiring or letting on hire, of any motor vehicle, where such hire is paid for in cash (in part or full). It is further warranted that all hires must be paid by credit/debit card.

Subject otherwise to the terms, exceptions and conditions of this insurance.

**ELECTRONIC TRACKING DEVICE WARRANTY IN RESPECT OF VEHICLES IN EXCESS OF £50,000**

The Underwriters shall only be liable under **Section 2** of this insurance for theft or attempted theft of Vehicle(s) valued in excess of £50,000 (Fifty Thousand Pounds) for any claim arising where an approved tracking device has been fitted to the Insured Vehicle(s) in accordance with the manufacturer's instructions and is in active operation at all times when the Insured Vehicle is left unattended.

Proof of fitting of a tracking device to the Insured Vehicle(s) will be required prior to or in the event of a claim arising under **Section 2** for theft or attempted theft.

Subject otherwise to the terms, exceptions and conditions of this insurance

**INCLUDING WEDDING HIRE**

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed the Insurers shall extend cover in respect of any vehicle shown in the policy schedule to include wedding hire. The Private Hire Certificates are issued purely for this extension of use only.

Subject otherwise to the terms, exceptions and conditions of this insurance.

## OPERATORS DRIVER GUIDE

This insurance covers the Insured Vehicle whilst let out on hire, subject to the following conditions: -

- 1) The Insured shall verify the identity and permanent address of the Hirer and any other permitted driver by means other than relying solely on the information contained in the Hirer's or driver's driving licence and that such person is not amongst the excluded persons enumerated below.
- 2) Two forms of ID shall be obtained for every driver. The following documentation is acceptable proof of address alongside one utility bill/statement:
  - a) Council Tax bill/statement
  - b) TV / internet/ landline telephone bill (including Sky/Virgin/BT etc)
  - c) Bank Statement
  - d) Credit Card Statement
  - e) Mortgage StatementThe proofs of address provided must be dated within 90 days of the hire date and have the same address appearing on the driving licence.
- 3) Copies, both front and back of the driving licence must be retained either digitally or a hard copy and for licences issued from mainland UK the DVLA online Licence Check must be carried out and a copy retained either digitally or a hard copy.  
For Non-UK licence holders/residents, two forms of ID with matching addresses must be obtained as above, plus copies of the licence both front and back and one other form of photographic ID must be retained either digitally or a hard copy.
- 4) The Insured Vehicle shall not be let out on hire to or be driven by: -
  - a) Hirers under 21 or over 79 years of age unless otherwise agreed by the Insurer
  - b) Hirers under 25 or over 79 years of age if vehicle is a Minibus, MPV (8 seats including driver) or 7.5 ton GVW or above.
  - c) Hirers aged 21 to 22 unless a full valid United Kingdom or EU driving licence has been held for 2 years and prior authority has been given by insurers.
  - d) Hirers who have not held a full valid United Kingdom or EU driving licence for 2 years.
  - e) Persons who have been convicted of an offence in connection with the driving of a motor vehicle or motorcycle and/or have had their driving licence endorsed or suspended or more than 6 penalty points imposed. "Spent" convictions, covered by the Rehabilitation of Offenders Act 1974 may be disregarded.
  - f) Persons who have had their insurance declined and/or renewal refused and/or special insurance terms imposed as a result of claims experience and/or have had their insurance or cover cancelled by any Motor Insurer.
  - g) Persons engaged wholly or partly in professional entertainment or professional sports persons.
  - h) Jockeys and persons connected with racing, gaming industry or press of any sort.
  - i) Persons who, whilst driving, have been involved in more than one fault accident during the past 3 years.
  - j) Foreign Service Personnel other than persons holding a full UK/EU licence for two years or more.
- 5) The insured vehicle(s) shall be driven only by the Hirer or other permitted driver who has completed and signed a rental agreement (by each hirer or other permitted driver) and retained for two years after the hire period. The rental agreement must be fully completed by the Hirer or other permitted driver in all respects. In addition to the usual declaration and warranty contained in the rental agreement, the following declaration shall appear on the rental agreement, namely: - "I further agree to be bound by the terms and conditions of the Insurance which I have seen and read or have had the opportunity to see and read". If the statements and particulars in the rental agreement are in the handwriting of any person other than the Hirer or other permitted driver, such person shall be deemed to have been the Hirer's or other permitted driver's agent for the purpose of completing the rental agreement form.
- 6) The Insured shall be considered as the being the agent for the Hirer or other permitted driver for all purposes in connection with this insurance but under no circumstances shall the Insured be considered as agent for the Insurers.
- 7) The Insured vehicle shall not be used for the carriage of goods of an explosive (except of gas cyl, dangerous or hazardous nature or for the carriage of goods or passengers for hire and reward.
- 8) Any vehicle which is added to the Motor Insurance Database will be charged the appropriate premium.

Subject otherwise to the terms, exceptions and conditions of this insurance

