

**Hirer Driver Endorsement**

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 or and that such person is not amongst the excluded persons enumerated below.
- 2) Two forms of ID shall be obtained i.e. Utility Bill (no more than 60days old) and Driving Licence.
- 3) The Insured Vehicle shall not be let out on hire to or be driven by: -
  - a) Hirers under 21 or over 75 years of ages unless agreed by the Insurer
  - b) Hirers under 25 or over 75 years of age if vehicle is a Minibus, MPV (8 seats including driver) or 7.5ton GVW or above.
  - c) Hirers aged 21 to 24 unless a full valid United Kingdom or EU driving licence has been held for 1 year.
  - d) 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.
  - e) 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.
  - f) Persons engaged wholly or partly in professional entertainment or professional sports persons.
  - g) Jockeys and persons connected with racing, gaming industry or press of any sort.
  - h) Undergraduates and/or students under 25 years of age.
  - i) Persons who, whilst driving, have been involved in more than one accident during the past 3 years.
  - j) Foreign Service Personnel other than persons holding a full UK/EU licence for two years or more.
- 4) The Insured vehicles shall be driven only by the Hirer or other permitted driver who has completed and signed a hirer drive proposal (by each hirer or other permitted driver). Such proposal shall be forwarded on request to the Insurers. The proposal 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 proposal, the following declaration shall appear on the proposal, namely: -

" I further agreed 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 proposal 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 proposal form.
- 5) The Insured shall be consider as 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.
- 6) The Insured Vehicle shall not be used for the carriage of goods of an explosive, dangerous or hazardous nature of the carriage of goods or passengers for hire and reward.
- 7) Any vehicle which is added to the Motor Insurers Database will be charged the appropriate premium.

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

01/2014

Signed: Steph Pearson

Date of Issue: 18/03/2016