

Assumptions

We require certain assumptions about you and your car to be met in order to provide you with a quote. If you decide to take a policy with us, you will be required to explicitly confirm this eligibility criteria is met.

About you

- You and or spouse/partner are the main drivers of the vehicle
- You or any driver will not use the vehicle for soliciting orders (deliveries) and/or to carry tools, goods, or samples in connection with your work
- You or any named driver have never been convicted of any offence or have any conviction pending (this includes motoring and/or any non-motoring criminal offences)
- You or any named driver have not had any driving disqualifications in the last 5 years
- You or any named driver have never been refused car insurance, or had any car insurance policy declared void or cancelled by an insurer in last 7 years
- You or any named driver have never had an increased excess or reduced level of cover imposed on a policy by an insurer In the last 7 years
- You or any named driver do not have any medical conditions that impair their ability to drive

About your vehicle

- The vehicle is registered in United Kingdom
- The vehicle is owned by and registered in either your name or your spouse/partner
- The vehicle is a private car and is taxed privately
- The vehicle has a valid MOT

Your insurance history

- Your no claims bonus was earned in Ireland/UK or EEA
- Your No Claims Discount is not in use on any other active policy (you earn the no-claims discount on each car separately if you insure more than one car and the same No Claim discount cannot be in use at the same time on more than one policy)