

CLEMENTS

Acceptance Criteria for Short-Term Motor Insurance for Cars, Vans, and Motorhomes

To be eligible for your Clement Short Term Motor Insurance Policy, you must at all times meet the following criteria. You must notify us of any changes in writing to support@clementcover.com

Criteria for car and vans	Criteria for motorhomes
About you	
<ul style="list-style-type: none"> • Be between 18 and 75 years old (minimum age may vary based on circumstances). • Hold a valid, full GB driving licence for at least 6 months (3 months if over 25) and have a permanent UK address as stated in this application. Proof of residence may be required if you make a claim. • Have no more than 1 fault claim in the past 12 months. • Have no more than 9 penalty points and no disqualifications in the last 18 months. • Have no motoring offences in the last 3 years with Conviction Offence Code prefixes DR, CD, DD, UT or DG. • Have no motoring offences in the last 6 months with Conviction Offence Code prefixes IN or CU80. • Do not have any unspent criminal convictions (excluding motor offences). • Have not been refused insurance or had a policy cancelled. • Have permission from the vehicle owner to drive and have agreed to insure it, as you are responsible for loss or damage. 	<ul style="list-style-type: none"> • Be between 25 and 75 years old. • Hold a valid, full GB driving licence for at least 12 months. • Hold a licence that allows you to drive the insured vehicle (e.g., a C1 licence for vehicles weighing between 3.5 and 5 tonnes). • Have a permanent UK address as stated in this application. Proof of residence may be required if a claim is made. • Have no more than one fault claim in the past 12 months. • Have no more than 9 penalty points and no disqualifications in the past 18 months. • Have no motoring offences in the past 3 years with Conviction Offence Code prefixes DR, CD, DD, UT, or DG. • Have no motoring offences in the past 6 months with Conviction Offence Code prefixes IN or CU80. • Do not have any unspent criminal convictions (excluding motor offences). • Have never been refused insurance or had a policy cancelled. • Have permission from the owner to drive the vehicle and have agreed to insure it, as you are responsible for any loss or damage.
About the vehicle	
<ul style="list-style-type: none"> • Is registered in Great Britain, Northern Ireland, or the Isle of Man. • Has a current market value of under £75,000. • Has an engine size of 3999cc or less. • Does not exceed 3.5 tonnes gross vehicle weight (GVW). • Is not classified as a heavy goods vehicle (HGV). • Has no more than 8 seats, including the driver's seat. • Is not a seized vehicle or in a police compound. • Is not a hire, rental, or leased vehicle for 12 months or less. • Has no engine modifications, body kits, or alloy wheels unless they were: <ul style="list-style-type: none"> • Fitted at manufacture or as the manufacturer's optional extras, or • Or specifically for a disabled driver or passenger. • Is not imported through unofficial channels. • Is not a van converted into a motorhome. 	<ul style="list-style-type: none"> • The vehicle is registered in Great Britain, Northern Ireland, or the Isle of Man. • The vehicle has a current market value of less than £75,000. • The engine size of the vehicle is 3000cc or smaller. • The vehicle's gross vehicle weight (GVW) does not exceed 5 tonnes. • The vehicle is not classified as a heavy goods vehicle (HGV). • The vehicle was not manufactured in the USA. • The vehicle is neither seized nor located in a police compound. • The vehicle features at least one bed measuring 6 feet in length, includes wardrobe cupboards, and provides seating for dining at a table.
About the use	
<ul style="list-style-type: none"> • The vehicle cannot be used to carry hazardous goods or operate in hazardous locations. • Journeys must begin and end within the UK, and the vehicle cannot be exported. • The vehicle cannot be used for carrying passengers or goods for payment, delivering goods as a courier, or transporting takeaway or fast food for payment or reward. • The vehicle cannot be used for any commercial activities related to the buying and selling, repair, servicing, cleaning, maintenance, inspection, testing, modification, or treatment of motor vehicles. 	<ul style="list-style-type: none"> • Hazardous goods and hazardous locations are prohibited (recreational gas containers allowed). • The vehicle cannot be a permanent residence. Journeys must start and end in the UK; no exports allowed. • The vehicle cannot carry passengers or goods for payment, or deliver takeaway or fast food. • It cannot be used for commercial vehicle-related activities (buying, selling, repair, etc.).
<p>Important policy details: Motor Insurance Database: We ensure the Motor Insurance Database (MID) is updated every 7 days, or more frequently if needed. However, we advise you to always carry a copy of your motor insurance certificate in the vehicle during the coverage period. You are legally allowed to drive the vehicle within the dates and times specified on the certificate</p>	