

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 license 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 Statement
- b) The proofs of address provided must be dated within 90 days of the hire date and have the same address appearing on the driving license.

3) Copies, both front and back of the driving license must be retained either digitally or a hard copy and for licenses issued from mainland UK the DVLA online License Check must be carried out and a copy retained either digitally or a hard copy. For Non-UK license holders/residents, two forms of ID with matching addresses must be obtained as above, plus copies of the license 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 25 or over 75 years of age unless otherwise agreed by the Insurer.
- b) Hirers who have not held a full valid United Kingdom or EU driving license for 2 years.
- c) 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 license endorsed or suspended or more than 6 penalty points imposed. "Spent" convictions, covered by the Rehabilitation of Offenders Act 1974 may be disregarded.
- d) 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 Insurers.
- e) Persons engaged wholly or partly in professional entertainment or professional sports persons.
- f) Jockeys and persons connected with racing, gaming industry or press of any sort.
- g) Persons who, whilst driving, have been involved in more than one fault accident during the past 3 years.
- h) Foreign Service Personnel other than persons holding a full UK/EU license for two years or more.
- i) Persons working within Military Forces.

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 cylinder, 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.