

## Endorsement E260

## Self Drive Hire

Indemnity provided under this policy is extended to cover any insured vehicle whilst let out on hire subject to the following conditions:-

- 1) Prior to the commencement of any hire the Insured shall have:
  - a) Inspected the driving licence of the hirer and any other permitted driver.
  - b) Satisfied themselves that the hirer and any driver
    - i) are not under the age of 23 or over 75 years of age.
    - ii) has held a full UK or EU licence for a minimum of two years.
    - iii) has not had their licence suspended for any period within the last three years.
    - iv) has not been involved in more than one fault incident within the last three years.
    - v) has no more than two convictions with a maximum of 3 points per conviction.
    - vi) has not obtained a BA,DD or UT conviction
- 2) The insured vehicle shall only be let out on hire to a person who has signed and completed a rental agreement or the hirer/driver proposal for each period of hire.
- 3) The insured shall have completed , prior to releasing vehicle, identity checks including copies of all drivers licences, 2 utility bills dated within three months of the hire and the deposit being taken by a clear and traceable means such as a debit or credit card.
- 4) In the event of a theft by hirer claim an excess equal to 25% of the vehicle value will apply.
- 5) In the event of a claim resulting from the use of cooking/heating appliances, a 25% coinsurance excess will apply, subject to a minimum excess of £500. (£700 total excess for drivers aged 23 & 24)
- 6) The Insured vehicle shall not be used for the carriage of goods of an explosive, dangerous or hazardous nature or for the carriage of goods or passengers for hire and reward or any other form of profit or remuneration.
- 7) Any return premium for cancellation of this insurance or following any other amendment to this insurance will be allowed only at the discretion of the Insurer.

