

Arachas Van Insurance Assumptions

Unless otherwise declared by you and accepted in writing by Arachas, you agree that the following Assumptions are accurate.

If you cannot agree to these Assumptions, we will be unable to provide you with an online quote.

Your vehicle must:

1. be owned by and registered to you
2. be first registered in Ireland or the UK
3. be right hand drive
4. have never been modified or altered from the manufacturers specification
5. not have soft or detachable tops
6. not be a tipper, tanker, low loader, vehicle transporter, mobile fast-food or ice-cream van, road train or fairground vehicle
7. UK registered vehicles will need to be registered in Ireland within 30 days of going on cover.

Your vehicle will not be used:

1. in restricted access areas of airports, such as runways, aprons and taxiways
2. outside of Ireland / Northern Ireland
3. to carry any goods that are not associated with the vehicle use and occupation declared
4. for carrying goods of a dangerous nature, such as explosive, corrosive, toxic or inflammable goods
5. for door to door delivery (and/or collection) of other person's goods e.g. haulage contractor, courier, fast-food delivery
6. in connection with the motor trade, such as sales, repair or breakdown of vehicles
7. not be used for commercial travelling or soliciting orders
8. for motor rallies - include racing, pacemaking, reliability trials or speed testing

You and any person(s) driving must not:

1. have any health or fitness condition or use any medication or drugs that must be notified to the Driving Licence Authorities as part of a driving licence application.
2. previously been refused or declined motor insurance
3. had a motor policy cancelled by an Insurer - excluding cancellation for the non-payment of premium
4. had a motor policy cancelled by an Insurer due to failure to make a payment on time
5. had special terms/conditions/restrictions imposed on a motor policy or been asked to pay an increased premium
6. had a motor insurance claim declined or refused by an Insurer
7. had an Insurer decline to offer renewal terms
8. have 6 or more penalty points

In the last 10 years you, or any persons driving the vehicle, have not:

1. Been convicted of a motoring offence or have any criminal conviction or any prosecution pending relating to motor vehicles other than penalty points
2. Been disqualified from driving or obtaining a licence

Where the main use of the vehicle is for private use only, the proposer:

1. Must be in full time occupation, and not used in any way for carriage of goods in connection with the proposers or named drivers occupation, commercial/trade use e.g. farming, plumber, electrical or trade etc.
2. Is engaged in a hobby or pastime which necessitates the carriage of equipment or explains why a commercial vehicle is required.
3. Is not VAT registered

Previous insurance

1. If you have/had a policy in your own name - it must have expired within the last 30 days
2. If you have no previous insurance, or been named as an additional driver on a policy - the vehicle going on cover must have been purchased by you within the last 30 days
3. Named Driving experience must be within the last 90 days.

For policies with additional drivers under 25:

1. The proposer's (i.e. person taking out the policy) claims-free driving experience must have been earned on the vehicle being insured.