

# Arachas Car 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.**

## **You (your named drivers or any person who may drive your car) driving history**

1. Have never been disqualified from driving.
2. Have never had any endorsement on your (their) licence.
3. Have had no claims by or made against you (them) in the last five years, have no outstanding or pending claims, nor been involved in any accident or loss other than declared online.
4. Have not had any claims where the No Claims Discount has been lost because of this claim.
5. Have never been convicted of any motoring or non-motoring offence, other than convictions which are deemed spent under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016
6. Are not the subject of any Garda enquiries nor have any motoring or non-motoring prosecutions pending.
7. Have no more than six penalty points on your (their) current licence, none of which were applied from judgement in a court of law.
8. In relation to you or any person who will drive the car - Any medical condition, that impairs your (their) ability to drive, (as outlined by the Road Safety Authority in their 'Medical Fitness to Drive Guidelines'), has been advised to the National Driving Licence Service (NDLS) and subsequently the NDLS have confirmed that you/the driver can continue to drive and retain your/their current driving licence.
9. Have not been refused the renewal of a policy of insurance by any insurer.
10. Have had no special terms and conditions imposed on you (them) by any insurer.
11. Have never had a policy of motor insurance cancelled on you (them) by any insurer.
12. Permanently reside in the Republic of Ireland.

## **Your insurance history**

1. You have a No Claims Discount earned within the last two years in your own name.
2. This No Claims Discount was earned on a car, taxi or van not a moped or motorcycle.
3. This 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).
4. The number of years of no claims bonus declared to us represents the actual number of years claims free driving you have earned in your own name.
5. There is no gap in insurance cover between the expiry date of your previous policy and the start date of this policy.

## **Your car**

1. Is a private car built mainly for carrying passengers and taxed for private use only.
2. Is registered in the Republic of Ireland, has a valid NCT and is valued at less than €100,000.
3. Is not an imported vehicle except where the Vehicle was originally registered in the United Kingdom.
4. Has not been modified in any way from the manufacturer's specification including, but not limited to, any modification(s) which affected the performance, cosmetic appearance or safety features of the Vehicle.
5. Is used only for social, domestic and pleasure purposes (including commuting) and business use as declared.
6. Is owned and mainly driven by you or your spouse/partner and registered in you or your spouse/partner's name.
7. Is normally parked at your home address.
8. Is a right-hand drive vehicle.
9. Is fitted with an immobiliser.
10. Has no more than seven (7) seats.

## **Main Driver (applicable to you OR your spouse/partner if Main Driver/Main User)**

1. Do not own or have any other vehicles registered in your (or assumed Main Driver's) name.
2. Do not have a company vehicle or full-time use of another vehicle.
3. Do not insure another vehicle in your own (or assumed Main Driver's) name.
4. Are not the main driver of any other vehicle.

### **Arachas Car Insurance Assumptions January 2021**

Arachas Corporate Brokers Limited t/a Arachas, Capital Insurance Markets, Capital IM, Covercentre is regulated by the Central Bank of Ireland