

# 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.**

## **You (your named drivers or any person who may drive your vehicle) 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 or have any one offence with four or more penalty points.
8. In relation to you or any person who will drive the vehicle - 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 and have been resident in Republic of Ireland or UK for the past three years.

## **Your insurance history**

1. If you have/had a policy in your own name - it must have expired within the last 30 days.
2. 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.
3. This No Claims Discount is not in use on any other active policy (you earn the no-claims discount on each vehicle separately if you insure more than one vehicle and the same No Claim discount cannot be in use at the same time on more than one policy).
4. There is no gap in insurance cover between the expiry date of your previous policy and the start date of this policy.

## **Your vehicle:**

1. is owned by and registered to you
2. is not an imported vehicle except where the Vehicle was originally registered in the United Kingdom
3. is right hand drive
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

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5. does not have soft or detachable tops
6. is not a tipper, tanker, low loader, vehicle transporter, mobile fast-food or ice-cream van, road train or fairground vehicle
7. is registered in the Republic of Ireland, has a valid certificate of roadworthiness and is valued at less than €75,000
8. is normally parked at your home address.

## **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.

## **Your Arachas Tools of Trade Extension Cover applies only:**

1. When you purchase a Comprehensive cover Van policy with Arachas Digital
2. For the period that Comprehensive van policy remains valid. If the van policy is cancelled the tools of trade transit cover ceases immediately.
3. For a maximum replacement\* total tools value of €5,000 for a single incident
4. For a maximum of two incidents per period of insurance
5. For tools that are in the van stated in your van insurance motor certificate that are damaged because of a motor accident or stolen from the van when attended.
6. For tools that are in the van stated in your van insurance motor certificate that are stolen when the van is unattended provided the van is locked with all windows and openings closed and securely fastened. No cover applies for tools outside the van.
7. For Theft from unattended vehicles where entry to the vehicle is by forcible and violent means
8. For theft in respect of property left in the vehicle overnight where the vehicle is:
  - garaged in a building which is securely closed and locked or
  - parked in a compound secured by locked gates or
  - is parked in your or your driver's driveway off road and adjacent to the private house in a well-lit area
9. For tools that are not laptops and /or mobile phones and/or other mobile communication devices.
10. If you are prepared to cover the first €130 of any loss.

*\* Replacement value is the value of the tool(s) subject to depreciation of 10% per year, capped at 50%.*