



## **INSURANCE RULES**

**Could you please read these rules carefully and answer honestly**

Have you had an insurance proposal declined, a policy cancelled or renewal refused, been required to pay an increased premium or had special conditions imposed by any motor insurance?

Have you any physical or mental disabilities; suffer from Diabetes, fits or any heart conditions?

Have you been convicted of any motoring offences in the last 5 years, had your licence suspended in the last ten years or are there any prosecutions pending?

Have you had any accidents and/or claims in the last 3 years (36 calendar months)?

You need to have held your licence for at least 12 months (2 years for drivers under 25 and for minibus, tippers & MPV's)

Age Requirements- 21 -75 for vans & cars, 25 – 75 for MPV's, 25 – 70 for Minibus (65 if no D1),

## **SECURITY DEPOSITS**

To hire a vehicle we must hold a security deposit on your CREDIT OR DEBIT CARD ONLY. The amount will not be taken from your account but your card issuer WILL freeze it for up to 10 days sometimes longer depending on the type of account you use. You can expect the amount to be available within 10 to 15 working days. In some cases it may take longer. Please be aware internet only banks or non UK banks have their own timescales and will take much longer. **Monzo & Starling are particularly slow - sometimes up to 6 weeks and this is down to their rules not ours** If you have a raised excess, we will need to hold a deposit to match.

|                                                                                         |   |                          |
|-----------------------------------------------------------------------------------------|---|--------------------------|
| ALL CARS & VANS                                                                         | - | <b>£200.00 Deposit</b>   |
| NON-UK LICENCE HOLDERS                                                                  | - | <b>£700.00 Deposit</b>   |
| ALL OVER SEAS HIRES                                                                     | - | <b>£1,000.00 Deposit</b> |
| <b><u>ANYONE WITH A RAISED EXCESS WILL HAVE TO PAY A SECURITY DEPOSIT TO MATCH.</u></b> |   |                          |

## **YOUR INSURANCE EXCESS AND THE COLLISION DAMAGE WAIVER (C.D.W.)**

All hire vehicles have fully comprehensive insurance, however there is an excess of £500 (all damage & including tyres, wheels & windscreens. Any underside damage, miss fuel or key loss/damage is in **addition to the excess**) If you have a NON-UK driving licence you will have an Insurance excess of £700, however please check in advance if we can hire to you as it will depend where your licence is held if not a UK licence.

If the vehicle is damaged, **YOU** are liable for up to the excess, if the damage is caused by a 3<sup>rd</sup> party you must obtain their details and **we will** pursue the claim, if you fail to do so you will be held liable. You may choose to pay the Waiver to reduce the excess down to **£100**. If you are on a NON – UK licence or you have a raised excess, the waiver will half the Security Deposit and the amount you are liable for.

### **COLLISION DAMAGE WAIVER FOR MAJORITY OF VEHICLES:**

£12.00 + VAT Per Day (£14.40)

**ULTIMATELY YOU ARE RESPONSIBLE FOR THE VEHICLE WHILST IT IS ON HIRE TO YOU & UNTIL CHECKED IN BY US THE NEXT WORKING DAY. CUSTOMERS ARE POLITELY REMINDED THAT ALL OUR VEHICLES ARE NON-SMOKING. THERE WILL BE A CLEANING CHARGE FOR ANY UNACCEPTABLY DIRTY VEHICLES, VEHICLES THAT HAVE BEEN SMOKED IN OR PET HAIR. THERE IS A £15 ADMIN CHARGE FOR ANY PARKING OR SPEEDING TICKETS THAT WE HAVE TO DEAL WITH. WE RECOMMEND YOU PHOTOGRAPH OR VIDEO THE VEHICLE PRIOR TO TAKING IT AWAY FROM US.**

## BOOKING POLICY

|                                              |                                                                                                         |  |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------|--|
| Less than 4 weeks before rental commencement | Future bookings of 4 weeks or more                                                                      |  |
| Full payment required                        | 25% or minimum of £25 whichever is greater.<br>Full payment then required 4 weeks prior to booking date |  |

## CANCELLATION POLICY

|                                              |                                                       |                                             |
|----------------------------------------------|-------------------------------------------------------|---------------------------------------------|
| More than 2 weeks before rental commencement | Between 2 days and 14 days before rental commencement | Less than 2 days before rental commencement |
| Full refund less £5 admin fee                | <b>30%</b> of the rental fee will be refunded         | No refund will be given.                    |

**WE DO NOT REFUND ANY HIRE COST FOR VEHICLES RETURNED EARLY BEFORE THE END OF YOUR CONTRACT**

### **ADDITIONAL RULES IF YOU ARE HIRING A MINIBUS WITHOUT A D1 CATEGORY ON YOUR LICENCE**

As with those questions overleaf please read these rules carefully & answer honestly

- ❖ **Are you over 25 & under 65**
- ❖ Have you held a full driving licence for more than 2 years
- ❖ Are you driving the minibus solely for social purposes as a non-commercial body
- ❖ Are you driving the minibus on a voluntary basis & not charging passengers (ie no money can change hands between the driver & the passengers, even fuel money)
- ❖ Are you towing a trailer
- ❖ **Are you only driving the minibus in the UK**

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### **IMPORTANT NOTICE** *From Cornwall Council*

Please ensure that you familiarise yourself with the terms and Conditions of hire before signing the rental agreement

Your attention is drawn to the fact that any authorised drivers must not use the vehicle to carry passengers for hire or reward. To use a vehicle for this purpose invalidates the insurance provided under the rental agreement and constitutes an offence.

**PLEASE NOTE:**



Driving any vehicle to carry passengers for hire and reward without holding relevant private hire licenses with the local authority is an offence and any hirers doing so could find themselves liable to prosecution.

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**MY MOTORS DATA PROTECTION & PRIVACY POLICY**  
**THIS CAN BE VIEWED ON OUR WEBSITE OR YOU CAN REQUEST A COPY**