



Disclaimer - Please scroll to the bottom and read carefully

In order to reduce the number of questions we ask you, we can only provide van insurance cover online if you meet the conditions listed below.

If any of these statements are **not** true, we cannot provide van insurance cover online, but don't worry, just call Gladiator on **0800 519 2555** where a friendly advisor will be more than happy to help.

You or your Spouse:

- for leased vehicles, the leasing agreement must form the full or part of an annual contract.
- must be the registered owner/lease holder of the vehicle to be insured.
- must be the registered keeper of the vehicle.
- neither you nor your directors nor your partners have ever been declared bankrupt or insolvent, as private individuals or in connection with any business.

Note: You may proceed with an online quote if the vehicle is registered in a company name but you are the owner of that company.

No Claims Bonus

- must have been earned in your name
- must have been earned in the UK
- must not be more than 2 years old from the start date of your policy

All drivers to be covered by the insurance (including yourself):

- must have a full, provisional or automatic UK driving licence, or an EU or other European licence to drive.
- must have advised the DVLA of any medical conditions or disability that they need to be aware of, and have since had confirmation from the DVLA that they agree to the issuing of a driving licence.
- must not have been convicted of any non-motoring criminal offences including but not limited to fraud, dishonesty or theft
- must not have been refused insurance or had any special terms imposed on previous insurance policies

Note: Your insurance provider may request proof of your driving licence upon purchasing a policy. Should you not supply the relevant documentation, your premium may be subject to change or your policy may cancel.

Your vehicle:

- must be kept and have first been registered in the UK
- must not be a Q plate, grey import or have been modified from the manufacturers standard specification
- must not exceed 3.5 tonne in gross vehicle weight.
- must not be refrigerated, have a tipping unit, be a concrete mixer, skip carrier, tanker, mobile canteen / food dispensing vehicle, recovery vehicle, articulated vehicle, camper van or minibus
- must not be used to carry toxic or hazardous goods
- must not be used to carry third party passengers for hire or reward (e.g. taxi driver)
- must not be used for private hire, competitions rallies or any purpose in connection with the motor trade

Insurance providers will rely on the information which you have provided in deciding whether to provide cover and so by completing an online quote you agree to ensure that the information you supply is true. Your insurance provider may check or exchange details with various databases, the police and other insurers in order to confirm the accuracy of information given and to prevent fraudulent claims.

Remember, if you need help with your quote, just call one of Gladiator's friendly advisors on **0800 519 2555**.