

COMPuCAR Non Standard Risks

Premium Loading Guide

Please cross-reference with the attached documents for the complete premium loading guidelines

Acceptable Driving Licence, Occupation Guide, and Conviction Code

1 loading point = 1 % of daily rate premium

CONVICTIONS

Conviction Class	Up to 1 year ago	1 - 2 years ago	2 -3 years ago	3 - 4 years ago	4 - 5 years ago
A	10% Load	5% Load	2% Load	2% Load	2% Load
B	16% Load	12% Load	8% Load	8% Load	4% Load
C	30% Load	25% Load	20% Load	15% Load	10% Load
D	150% Load	100% Load	75% Load	50% Load	25% Load
U/a	Unacceptable	Unacceptable	Unacceptable	Unacceptable	Unacceptable

ACCIDENTS

Number of Accidents	% Load per accident in the last 3 years
0 - 1	0% Load
2 - 3	20% per accident
Over 3	Refer

AGE LIMITS

Hirer Age Criteria	% Load
21 to 24 years old	50% Load
25 to 70 years old	0% Load

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VEHICLE VALUES

Value	Load %
Under £15,000	0%
£15,000 to £19,999	10%
£20,000 to 25,000	25%
£25,001 to £55,001	Refer
£55,001 to £70,000	Refer
£70,001 to £85,000	Refer
£85,001 to £100,000	Refer

OCCUPATION

The following occupation types will be subject to a **25% Loading**:

Film Manufacturing, Film Production, Jeweller, Jewellery, Jewellery Consultants, Jewellery Manufacturing, Journalistic Agent, and Market Trader

Please Note

Students = must be over **23 years old** and should have held a driving licence for **over two years** and are also subject to a **25% Loading**.

Example:

The amount of **% Loading** indicated will be added to your **Net Premium** for the hire period.

Your **Daily Insurance Rate** say is **£5.00 per day**: You want to hire to a Student **over 23 years old**.

Student = **25% Loading** = **£1.25 added** to your daily insurance rate of **£5.00**

Total premium = **£6.25 per day**

COMPuCAR - Acceptable Driving Licences

All Hirers must be over 21 and under 70 years old, and must have held a Full Driving Licence for a minimum of two years

Acceptable Driving Licences

WILL BE SUBJECT TO ADDITIONAL PREMIUM INCREASE OF 25%.

20 Australia

20 Austria

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20	Belgian
20	Canada
20	Danish
20	France
20	Germany
20	Greece
20	Holland
20	Ireland
20	Italy
20	Japan
20	Luxembourg
20	N Zealand
20	Norway
20	Portugal
20	Spain
20	Sweden
20	Switzerland
29	United States

ALL OTHER DRIVING LICENCES NOT LISTED ABOVE - WILL BE SUBJECT TO ADDITIONAL PREMIUM INCREASE OF 50%.

The risk that vehicles will be stolen by the hirer is always present and accordingly any prospective customer should be thoroughly qualified.

It must be remembered that you are placing an expensive item of machinery in the possession of the hirer who having left with the vehicle, outside of your control.

All potential drivers of a vehicle must be in possession of a current driving licence, which has been checked before every hire, regardless of how well known the hirer is to you.

The licence is the most important document that the hirer is asked to produce and the coded Driver Licence Number, incorporating the date of birth, must be cross checked with the other information obtained from the hirer.

Check the information given to you by the hirer when completing the Rental Agreement against the following items on the driving licence:

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1. The spelling of the hirers name
2. The Date of birth.
3. The full address
4. Check and compare the signatures

Non-UK Residency Hirer's confirm the address or Hotel they are staying at.

If in doubt - Do Not 'Rent' your claims experience is at risk.

COMPuCAR- Occupation Guide

The following Occupations are not acceptable for hire, statistics prove that these occupations carry a high risk of accidents, loss or damage to vehicles: -

Do Not Rent: where a prospective customer is **Unemployed** or involved with any of the following occupations or professions.

Occupation

Circus
Dancer
Dealer-General
Diamond Merchant
Entertainer
Entertainment
Fairground
Fairground_Worker
Footballer
Hawker
Music_Publisher
Musician
Boxer
Rag Merchant
Scrap Dealer
Scrap Disposal
Scrap_Metal_Merchant
Screen_Writer
Song_Writer
Street_Trader
Street_Trading
Television
Theatre
Waste_Dealer
Wrestler
Waste_Disposal
Writer

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Definitions of Dealers

Travelling Sales shop, Hawkers – Street and Market, Horse, Cattle, Greyhound, Old Clothes, Scrap, Rag Dealers and the like, If in doubt Do Not Rent

OCCUPATIONS SUBJECT TO ADDITIONAL PREMIUM LOADING

Special Care should be exercised where a prospective customer is involved with any of the following occupations or professions.

Occupation Premium loading

Film Manufacturing = Load 25%

Film Production = Load 25%

Jeweller = Load 25%

Jewellers = Load 25%

Jewellery = Load 25%

Jewellery Consultant = Load 25%

Jewellery Manufacturer = Load 25%

Journalistic Agent = Load 25%

Market Trader = Load 25%

Student = Load 25% **(Must be over 23 years old)**

If in doubt - Do Not 'Rent' your claims experience is at risk.