

HIRER DOCUMENTS /PAPERWORK

The purpose of this document is to provide you with a short summary of information that you need to know in order to comply with Policy Terms and Conditions. Once you are on cover your Policy Documents will confirm full cover details and we will provide you with our FAQs document to assist you with assessing your hirers.

AT-A-GLANCE CHECK LIST

This table summarises the paperwork / documents required for hirers / drivers of your horsebox

First Hire	Subsequent Hires (within 12 months)
Completed Hirer Questionnaire/Proposal Form	Unless there has been a change, the repeat hires slip replaces these documents. If there has been a change, please obtain fresh documents
Photo Card Licence (or pre 1988 paper only Licence) copy front & reverse sides	
Two Proofs of Address (e.g. Utility or other contractual Bills) each less than 90 days old	
Photographic ID of Hirer (optional)	
Pay Hire Fee (at least deposit electronically)	Pay Hire Fee (at least deposit electronically)
Agree & Sign your Terms & Conditions of Hire	Agree & Sign Your Terms & Conditions of Hire
Licence Summary Downloaded by you from DVLA Website (this confirms Motoring Convictions and Type of Licence held)	Licence Summary Download from DVLA Website (confirms Motoring Convictions and Type of Licence held) at least every two months

If a claim occurs we will need to receive all of these documents, by email, before we can report your claim to Insurers

For new SDH policyholders we offer a free service of checking your first hirer's paperwork with you. To facilitate this, all we ask is that you send us the full set of hirer paperwork for assessment.

We recommend that hirer paperwork/records are retained by you for a period of at least 12 months. For the following reasons: -

- You may need to provide evidence to the authorities as to who had control of your vehicle on a specific date – for example – if it was caught on a camera going through a red traffic light
- If a claim occurs, we will need to see all the paperwork

Please ensure that you comply with current Data Protection Laws (GDPR)

Once you are on cover, Millins supply you with: -

- **An extended Operator's Guide & FAQs**
- **Hirer Questionnaire Proposal Form** - for all hirers to complete on the first occasion that they drive. The completed form should be retained by you for a minimum period of 12 months. It would need to be sent to us, on occasions that hirer referrals are necessary, or if a claim occurs. They must be refreshed at least every 12 months.
- **Hirer Proposal Form Guidance notes** – provides guidance as to what answers are generally acceptable and would therefore not require referral. This one must not be shown to hirers - it is for your use only.
- **Millins Convictions list** – Insurer's ERS require that any hirer/driver with more than 6 penalty points must be referred before they can drive. However, Millins strongly recommend adherence to our "Traffic Light" guidance on this Convictions List with regard to the wide variety of motoring convictions that can arise.
- **Repeat Hire Slip** – these slips are to be completed for repeat hires. The hirer supplies you with a fresh DVLA Access Code and signs to confirm that none of their circumstances have changed since the date of their last hire - which must be no more than 12 months previous.
- **Claim / Accident Report Form** we hope you do not need to claim, however in case the worse happens, we have provided some guidance at the end of this document. **We strongly recommend that you require your hirer to complete their accident report form before they leave your premises.**

HIRER & DRIVER ACCEPTANCE CRITERIA

The **K32 Millins Self Drive Hire Horsebox** endorsement below is taken from the Policy Schedule. It details the hire process and the standard that all hirers and drivers of your horsebox must meet. If any driver does not meet the below standard, and you still wish them to drive there is a referral process available

XX* the lower age limit can be 22 or 25 years – please refer to your policy schedule

K32 – Millins Self Drive Hire Horsebox

This Endorsement is operative whilst your vehicle/s are let out on hire to persons that have signed a hire rental agreement (and whilst driven by you and other drivers authorised by you in accordance with your Certificate of Motor Insurance). You may let your vehicle/s out and allow other persons to drive subject to the following terms and conditions: -

We will not provide cover for the death of or bodily injury to any hirer, or for damage to their property, unless it results from an incident that happens while the vehicle is being driven by you or an employee

The following conditions will apply to this cover, in addition to the terms and conditions of your policy document.

- 1) You must verify the identity and permanent address of the hirer and/or driver beyond reasonable doubt by
 - a. checking each driver's driving licence, and
 - b. checking two other means of identification (dated up to 90 days old) for each driver, and
 - c. ensure that each driver is not excluded under the conditions below.
- 2) Your vehicle will not be hired to or driven by:
 - a. Persons under **XX*** or over 75 years of age, unless agreed by us in advance in writing
 - b. Persons that have held a UK or EU driving licence for less than two years, unless agreed by us in advance in writing
 - c. Persons that have less than two years recent driving experience of a motor vehicle in the United Kingdom, unless agreed by us in advance in writing
 - d. Persons that have been convicted of an offence in connection with the driving of a motor vehicle or motorcycle and/or have had their driving licence suspended or endorsed with more than 6 penalty points within 5 years of the date of them driving; unless agreed by us in advance in writing (Parking offences and "Spent" convictions, covered by the Rehabilitation of Offenders Act 1974, may be disregarded).
 - e. Persons with a disability or medical condition that must be notified to the DVLA, unless the DVLA have in been notified and a current driving licence valid for the vehicle being driven is held
 - f. Persons that have had an insurance declined and/or renewal refused and/or any other special terms imposed and/or have had an insurance policy cancelled by an insurer, unless agreed by us in advance in writing
 - g. Persons who have been involved in more than one fault, or two non-fault motor accidents/thefts/claims in the last three years, unless agreed by us in advance in writing
 - h. Persons engaged in any of the following occupations or professions: -
 - i. Professional entertainment or theatrics
 - ii. Undergraduates or students age under 25 years
 - iii. Foreign Services personnel born outside of the United Kingdom
- 3) We will only provide cover for hirers that have: -
 - fully completed and signed a Millins hirer proposal form immediately prior to the hire, or
 - fully completed and signed a Millins hirer proposal form within 12 months of the date of the hire AND completed a repeat hire slip form immediately prior to the hireThe hirer's proposal form and repeat hire slip (if applicable) must be sent to us immediately if requested
- 4) You will be considered as the agent for the hirer and other drivers for all purposes in connection with this insurance and under no circumstances will you be considered the agent for us.
- 5) Use of the vehicle/s is restricted to social, domestic and pleasure purposes and the business of the driver or hirer (excluding the carriage of passengers for hire and reward unless agreed by us in advance in writing). Carriage of Goods for Hire & Reward is only permitted if your Certificate of Insurance permits so. The only type of goods that may be carried for Hire & Reward are Horses and ancillary equestrian equipment.
- 6) Carriage of goods of an explosive, dangerous or hazardous nature is excluded.
- 7) Private Hire is excluded