

TEMPINSURED Terms and Conditions

1. Introduction

These terms and conditions govern your use of our temporary car insurance services provided by DIGITAL DOCUMENTS ENTERPRISE LIMITED (15797052) under the name TEMPINSURED.

2. No Refund Policy

We do not offer refunds if the details provided are inaccurate or incomplete.

In the event of inaccuracies, only partial refunds may be considered, subject to our discretion.

Once a policy is purchased, refunds will not be issued for any reason other than those outlined in this document.

3. Limited Liability

TEMPINSURED and DIGITAL DOCUMENTS ENTERPRISE LIMITED (15797052) shall not be held responsible for any accidents, damages, or losses incurred while using our temporary car insurance services.

We act solely as a third-party intermediary and do not assume liability for any incidents involving the insured vehicle.

4. Police Impoundment

In cases where your vehicle is impounded by law enforcement authorities, TEMPINSURED and DIGITAL DOCUMENTS ENTERPRISE LIMITED (15797052) bear no responsibility for any costs, fines, or penalties associated with the impoundment.

5. Prompt Coverage

Upon purchasing a quotation from us, it is our priority to provide coverage as quickly as possible.

However, coverage is subject to verification and may take time to process.

6. Motor Insurance Database (MID) Updates

The Motor Insurance Database (MID) is updated every 7 days as per protocol.

While we endeavour to update client details promptly, delays may occur due to the MID updating schedule.

Clients are advised to understand and acknowledge potential delays in MID updates.

7. False Policy Declaration

Any attempt to falsify policy details will result in the immediate termination of the policy.

No refunds will be provided for policies terminated due to false declarations.

Reasons for Non-Refund:

1. Inaccurate vehicle information provided.
2. Failure to disclose previous accidents or claims history.
3. Incorrect driver details submitted.
4. Policy cancellation due to non-payment of premiums.
5. Misrepresentation of driving history.
6. Failure to disclose modifications made to the insured vehicle.
7. Failure to provide required documentation upon request.
8. Policy termination due to fraudulent activity.
9. Failure to notify us of changes to driving habits or circumstances.
10. Policy cancellation at the request of the insured party.
11. Policy cancellation due to the insured vehicle being used for commercial purposes without prior approval.
12. Failure to comply with local laws and regulations regarding vehicle insurance.
13. Policy cancellation due to the insured vehicle being used for racing or competitive events.
14. Failure to disclose the true purpose of vehicle usage.
15. Policy termination due to the insured vehicle being used for illegal activities.
16. Non-compliance with policy terms and conditions outlined in the insurance contract.
17. Failure to report changes in address or contact information.
18. Policy cancellation due to the insured vehicle being used outside the geographical coverage area specified in the policy.
19. Failure to disclose relevant medical conditions affecting the insured driver's ability to operate the vehicle safely.
20. Policy termination due to the insured vehicle being driven by an unauthorized or unlicensed driver.
21. Non-disclosure of vehicle modifications that affect the safety or performance of the insured vehicle.

22. Policy cancellation due to the insured vehicle being used as a rental or loaner vehicle without prior approval.
23. Failure to report the addition of new drivers to the policy.
24. Policy termination due to the insured vehicle being used for towing or hauling purposes without proper coverage.
25. Non-compliance with policy documentation requirements during the claims process.
26. Failure to report changes in vehicle ownership or title status.
27. Policy termination due to the insured vehicle being used for ride-sharing or transportation network company activities without appropriate coverage.
28. Non-disclosure of previous insurance claims or incidents involving the insured vehicle.
29. Policy cancellation due to the insured vehicle being stored or parked in an unauthorized location.
30. Failure to adhere to policy-specific requirements, such as mileage limitations or usage restrictions.
31. Policy cancellation due to the insured vehicle being used for commercial deliveries or courier services without appropriate coverage.
32. Failure to report modifications to the insured vehicle's security features, which may affect premium calculations.
33. Non-disclosure of relevant driving convictions or license suspensions.
34. Policy termination due to the insured vehicle being used for organized racing events or stunts.
35. Failure to disclose the true intended use of the insured vehicle, such as for business purposes.
36. Policy cancellation due to the insured vehicle being used for illegal transportation or smuggling activities.
37. Non-compliance with safety inspection requirements for the insured vehicle.
38. Failure to report changes in the insured vehicle's condition that may affect its insurability.
39. Policy termination due to the insured vehicle being operated in hazardous conditions or extreme environments.
40. Failure to disclose the insured vehicle's history of mechanical failures or breakdowns.
41. Policy cancellation due to the insured vehicle being used for off-road or recreational activities without appropriate coverage.
42. Non-disclosure of relevant environmental or geographical risks associated with the insured vehicle's operation.
43. Failure to report changes in the insured driver's employment status or occupation.
44. Policy termination due to the insured vehicle being used for commercial advertising or promotional purposes.
45. Failure to disclose the true ownership structure of the insured vehicle.

46. Policy cancellation due to the insured vehicle being used for towing or transporting other vehicles without proper coverage.
47. Non-compliance with manufacturer recommendations for vehicle maintenance and care.
48. Failure to report changes in the insured vehicle's security or anti-theft systems.
49. Policy termination due to the insured vehicle being used for unauthorized transportation of passengers or goods.
50. Non-disclosure of relevant modifications to the insured vehicle's engine or performance components.
51. Policy cancellation due to the insured vehicle being used for promotional or marketing events without appropriate coverage.
52. Failure to report changes in the insured driver's medical condition that may affect their ability to operate the vehicle safely.
53. Non-disclosure of relevant modifications to the insured vehicle's bodywork or exterior appearance.
54. Policy termination due to the insured vehicle being used for transportation of hazardous materials without proper coverage.
55. Failure to report changes in the insured vehicle's mileage or usage patterns.
56. Policy cancellation due to the insured vehicle being used for vehicle testing or demonstration purposes without appropriate coverage.
57. Non-compliance with local ordinances or regulations governing vehicle insurance requirements.
58. Failure to report changes in the insured vehicle's registration or licensing status.
59. Policy termination due to the insured vehicle being used for purposes inconsistent with its declared usage.
60. Failure to disclose the insured vehicle's history of flood, fire, or other damage.
61. Policy cancellation due to the insured vehicle being operated in areas with high crime rates or civil unrest.
62. Non-disclosure of relevant modifications to the insured vehicle's suspension or handling characteristics.
63. Failure to report changes in the insured driver's residency status or immigration status.
64. Policy termination due to the insured vehicle being used for activities involving aviation or aerial maneuvers.
65. Failure to disclose the insured vehicle's history of warranty claims or repairs.
66. Policy cancellation due to the insured vehicle being used for activities involving racing or competitive events.
67. Non-compliance with reporting requirements for changes in the insured vehicle's use or purpose.

68. Failure to report the insured vehicle's history of salvage or rebuilt titles.
69. Policy termination due to the insured vehicle being used for activities involving hazardous waste or materials.
70. Failure to disclose the insured vehicle's history of rental or loan agreements.
71. Policy cancellation due to the insured vehicle being used for activities involving extreme sports or recreational pursuits.
72. Non-disclosure of relevant modifications to the insured vehicle's exhaust or emissions systems.
73. Failure to report changes in the insured driver's marital status or household composition.
74. Policy termination due to the insured vehicle being used for activities involving firearms or weapons.
75. Failure to disclose the insured vehicle's history of theft or vandalism incidents.
76. Policy cancellation due to the insured vehicle being operated in areas with known environmental hazards or pollution risks.
77. Failure to report changes in the insured vehicle's storage or parking location.
78. Non-disclosure of relevant modifications to the insured vehicle's brakes or braking system.
79. Failure to disclose the insured vehicle's history of manufacturer recalls or safety issues.
80. Policy termination due to the insured vehicle being used for activities involving extreme temperatures or climate conditions.
81. Failure to report changes in the insured driver's employment or occupation.
82. Policy cancellation due to the insured vehicle being operated in areas with known risks of landslides or geological hazards.
83. Non-compliance with requirements for reporting changes in the insured vehicle's weight or load capacity.
84. Failure to disclose the insured vehicle's history of government or law enforcement seizures.
85. Policy termination due to the insured vehicle being used for activities involving extreme sports or adventure pursuits.
86. Failure to report changes in the insured driver's participation in driving education or training programs.
87. Policy cancellation due to the insured vehicle being operated in areas with known risks of avalanches or snowslides.
88. Non-disclosure of relevant modifications to the insured vehicle's fuel system or fuel efficiency.
89. Failure to report changes in the insured driver's marital status or household composition.

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