



RIDER HIRE INSURANCE USER'S MANUAL

**THE HOGFATHER
SALES AND HIRE SERVICES
THE OLD CHURCH
CEMETERY ROAD
SOUTHPORT
PR8 5EE**

TEL: 0845 644 8360

FAX: 0845 644 8361

THE HOGFATHER LIMITED – Motor Cycle Hire Conditions

1 - DESCRIPTION

A unique daily-rated policy programme providing cover **ONLY** when your motorcycle is out on hire and is the subject of a formal rental agreement between the Lessor THE **HOGFATHER** and Hirer / Rider.

THE HIRER MUST PRODUCE:

- **THEIR DRIVING LICENCE**
- **AN UP TO DATE UTILITY BILL OR PASSPORT**
- **CREDIT OR DEBIT CARD IN HIRER'S NAME AND CURRENT ADDRESS AS PER UTILITY BILL**

2 - COVER

1. Third Party Personal Injury Liability
2. Third Party Property Damage
3. Accidental Damage
4. Fire
5. Theft

Risks 3, 4 & 5 are subject to excess detailed on page 4.

3 - MOTORCYCLES COVERED AND USE

1. Motorcycles, subject to notification, are automatically included within the cover provided they are included within groups 1-18.
2. Specific and express use of all motorcycles, within the cover provided is:-
 - a. Social, domestic, pleasure and the business of the hirer and authorised riders
3. It is expressly agreed and is a condition of this insurance that while any of the insured vehicles are not being used, that such vehicles are kept in a locked garage or outbuilding.

EXCLUDING: Carriage of passengers for hire & reward unless authorised, chauffeur drive, use as a taxi, racing & pace making, fast food delivery and/or the carriage of goods of a hazardous or dangerous nature.

4 - RATES AND EXCESSES

GROUPS	EXCESS	RIDER AGE LIMITS
1-8	£250	16+
9-12	£400	21+
13-18	£750	25+

1. The rates and excesses rates include THE HOGFATHER administration charge.
2. The excess applies to accidental damage, fire and theft claims, which will need to be met by the hirer – thus a £500 deposit will be held, returned in the event of no excess.

NOTE

**Theft by the hirer or rider is limited to a 75% contribution from Insurers
The balance of 25% would be sought by legal means, if not forthcoming**

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5 - AGE LIMITS AND EXPERIENCE

1. The minimum age of all hirers/riders is 16 and the maximum age limit is 69.
2. All eligible hirers/riders must be in possession of either a full motorcycle driving licence or a provisional motorcycle driving licence **PLUS** a C.B.T. pass certificate.
3. In addition, in the case of hirers/riders between the ages of 16 to 21, they must also be **FREE** from any conviction/endorsements and have an accident free record, other than proven non-fault incidents.

6 - OCCUPATIONS

Insurance statistics prove that certain categories in respect of occupations create an adverse claims experience and are therefore NOT ACCEPTABLE under the terms of **THE HOGFATHER** Self Drive Hire Motorcycle Insurance Programme.

UNFORTUNATLEY WE CANNOT HIRE to persons involved in or connected with:

- **Food delivery services**
- **Bookmakers, Turf Accountants, gambling industry including Amusement Arcade, Fruit Machine, Casino or Club employees.**
- **Entertainment and related industries including fairground employees.**
- **Professional sports persons.**
- **Professional models.**
- **Publicans or persons working in the Licensed Trade.**
- **Street and Market Traders.**
- **Scrap Metal Merchants and Dealers.**
- **Diplomatic Personnel.**
- **Offshore Oil/Gas Rig workers.**

7 - HEALTH

Motorcycles may not be hired to or driven by persons suffering from diabetes, epilepsy, heart condition or from any other disease or physical infirmity, which could impair their ability to drive unless the D.V.L.A. have been advised of the medical condition and the hirer or rider still has a valid driving licence - **IF IN ANY DOUBT BRING TO THE ATTENTION OF THE HOGFATHER**

8 - ACCIDENT RECORD

Frequencies of accidents indicate an individual's general driving ability. It is therefore a strict condition of the Self Drive Hire Motorcycle Insurance Policy, that any person, who has had an accident within the past three years, must be referred to THE HOGFATHER for terms.

0845 644 8360

Further indication of a driver's calibre and driving ability is his or her insurance status. If the hirer has been subject to the imposition of special conditions with any Motor Insurer or had an insurance proposal declined, cancelled or renewal has been refused or indeed been required to pay an increased premium, you cannot hire a motorcycle to the individual.

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N.B. Insurance cannot be provided to any person who has been involved in a fault claim where personal injuries have been sustained.

9 - LICENCE DETAILS

NO LICENCE - NO HIRE

It is an absolute imperative that you have sight of the prospective hirer's Driving Licence or C.B.T. pass certificate where applicable. Firstly, it establishes the hirer's right to drive and secondly, the details upon the licence are essential to the success and effectiveness of the Hireguard Customer Identification and Qualification Procedure.

THE HOGFATHER cannot accept a Photocopy of a Licence

THE HOGFATHER cannot accept only a Licence Number

A Duplicate Licence can also prove to be a problem. The individual presenting the document may well have made an application for a duplicate a week or two before appearing at Court to answer a serious traffic offence, an offence resulting in disqualification, thus requiring the person to surrender his or her original licence to the court. Therefore armed with a duplicate, the offender is free to continue using what appears, at first sight, to be a perfectly valid Licence.

WARNING

THE HOGFATHER staff may be held liable to prosecution if it is found that a hirer does not possess a valid driving licence, or C.B.T. pass certificate.

Any such prosecution relates to and is determined as "Aiding and Abetting a Motor Offence"

Apologies Dudes we don't make the rules, but that's why we have to ensure all checks are thorough – so if in doubt please ask and don't take chances.

10 - LICENCE DETAILS continued

THE HOGFATHER staff must examine an individual's Driving Licence carefully and precisely log all its details upon the Rental Agreement. However, first and foremost, before completing the Rental Agreement check the following:-

- 1) Is the Licence current and valid for the period of proposed rental – We will confirm this by checking the expiry date.
- 2) Does the date of birth hidden within the licence number correspond with the date of birth, both given to you by the hirer and where applicable printed on the licence.

Forgeries, usually poor quality versions or those hastily altered, more often than not will be found out and will be checked against this basic check of corresponding data.

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A TYPICAL LICENCE NUMBER

STEVE 5 0 1 2 8 4 N 9 6 Y P

5	0	1	2	8	4	28	=	day
5	0	1	2	8	4	01	=	month
5	0	1	2	8	4	54	=	year

28.01.54



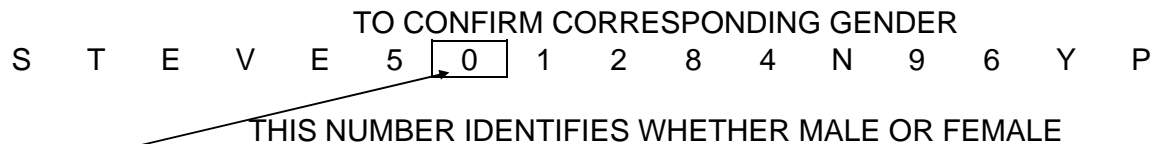
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11 - LICENCE DETAILS continued

- 3) **THE HOGFATHER** staff will check the hirer's physical appearance generally match the age given and detailed within the licence.
- 4) **THE HOGFATHER** staff will check the prospective hirer's SEX match the details upon the licence, the titles Mr, Mrs or Miss do not always appear within the licence details and you are reminded that there exist a host of first names which are ascribed by both male and female.

Here are just a few common examples:- Jo, Gene, Nick, Nicky, Sam, Samy, Leslie, Kim, Toni, and yes even George (a female could pass this off as being short for Georgina) Pat, Chris, Chrisy

All too often boyfriends and girlfriends in addition to husbands and wives swap licences, because one or the other have endorsements or simply does not possess a licence, also do not overlook those carrying stolen licences with neutral Christian names.



In the case of a Male the number will either be 0 or 1, and in the case of a Female 5 or 6

12 - LICENCE DETAILS continued

- 5) **THE HOGFATHER** staff will check the licence for endorsements and refer to the table of endorsements provided below:-

OFFENCE	CODES	ACTION
1. Theft or Unauthorised taking	UT,10,20,30,40,50	DO NOT HIRE
2. Drink or Drugs	DR,10,20,30,40,50,60,70	Do not hire for 5 years after the date of offence
3. Drink or Drugs	DR, 80,90	DO NOT HIRE
4. Dangerous Driving	DD,10,20,30,40	Do not hire for 5 years after date of offence
5. Dangerous Driving	DD,50,60,70,80	DO NOT HIRE
6. Driving whilst disqualified	BA,10,20,30	Do not hire for 5 years after date of offence
7. Disqualification	XX,99/DISQ TT99	Do not hire for 5 years after date of disqualification
8. Insurance Offences	IN,10	Do not hire within 1 year of date of offence.
9. Careless Driving	CD,10,20,30	Do not hire if more than 2 offences in last 3 years.
10. Careless Driving	CD,40,50,60,70	DO NOT HIRE
11. Accident Offences	AC,10,20,30	Do not hire for 5 years after date of offence
12. Licence Offences	LC,10,20 PL,10,20,30,40,50	Do not hire for 3 years after date of offence
13. Licence Offences	LC,30,40,50	DO NOT HIRE
14. Speed Limits	SP,10,20,30,40,50,60	Do not hire if more than 3 offences in last 5 years

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13 - LICENCE DETAILS continued

OFFENCE	CODES	ACTION
15. Traffic Directions Etc	TS,10,20,30,40,50,60,70 PC,10,20,30	Do not hire if more than one offence in the last year or more than 3 in last 5 years
16. Construction and Use	CU,10,20,30,40,50,60	Do not hire if more than 1 offence in last year
17. Misc	MS,10,20,30 MW10	Do not hire if more than 2 offences in last three years
18. Misc	MS,40,50,60,70,80,90	DO NOT HIRE

Aiding, Abetting, Counselling or Procuring Offences as coded above, but with zero changed to 2, e.g. UT10 becomes UT12.

Inciting - Offences as coded above, but with zero changed to 6, e.g. DD30 becomes DD36.

Causing or Permitting - Offences as coded above, but with zero changes to 4 e.g. LC20 becomes LC24.

The above altered codes are for information purposes only and should be treated exactly the same as the aforementioned codes.

Please Note - If the driver has a combination of different offences, please refer to Hireguard (0845 078 5440) for clearance.

14 - PROCEDURE

THE HOGFATHER has been issued with, a Security Clearance Code and Pin Number. Only authorised members of **THE HOGFATHER** staff will be able to facilitate this agreement and have access to our SCC and Pin Number.

Contact Line Number 0845 644 8360

1. Having completed the hire agreement form, make contact with **THE HOGFATHER** Hireguard on the above number and give your Security Clearance Code and Pin Number, together with details of the hire.
2. You must also attach a photocopy of all riders' driving licences and copy of utility bill/passport to your copy of the rental agreement.

15 - CONTINENTAL HIRE

1. You must at all times establish the purpose and destination of any hire.
2. Specific attention must be given to this question, particularly just prior to Bank Holidays, other Public Holidays and the Summer Holiday period.
3. Many motorcyclists are unaware of continental regulations and quite innocently board ferries to destinations on the continent.
4. Do not allow your vehicles to be taken abroad, without your express permission.
5. Continental extension must be requested, if required, when telephoning Hireguard, in order to extend your Insurance cover on vehicles travelling throughout the E.U.

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6. Additional insurance premium, in all such cases is to be paid by the Hirer.
Rates for such foreign use are as follows:- **£35 per week or part thereof.**

Any Hirer needing this extension should be issued with a photocopy of your Certificate of Insurance and the E.C. Travel Note, and advised to take these documents as well as the hire form with them when travelling in the E.U.

16 - U.K. HIRE TO FOREIGN NATIONALS

Hireguard will also cover persons living abroad who wish to hire a motorcycle for use in the U.K. All such persons, including pillion passengers, must each sign a Jurisdiction Clause. Additional insurance premium, in all such cases is to be paid by the Hirer at the following rate:- **£35 per week or part thereof.**

Hires will be accepted from persons coming in from abroad, subject to three forms of identification being obtained, the relevant information inserted on the hire form and this being faxed to Hireguard.

The three forms of identification will be a **DRIVING LICENCE** plus two further forms from the following list.

- Any major credit card
- Storecard
- Cheque book
- Cheque guarantee card
- Passport
- Bank statement (not more than one month old)
- Public utility bill (gas, electric, telephone - not more than three months old)
- Allowance / Pension book
- Rent Book

At least one form has to carry a photograph of the hirer. In order for **THE HOGFATHER** Hireguard authorised staff to process the hirers, please ensure that details are faxed through to them on **0845 644 8361**.

For information - it is essential that we take photocopies of the relevant identification.

If the above criteria cannot be met then **WE CANNOT HIRE.**

17 - CLAIMS PROCEDURE

**IN THE EVENT OF AN ACCIDENT, YOU MUST,
IN THE FIRST INSTANCE NOTIFY:**

**The Sales and Hire Manager
The Hogfather
The old Church
Cemetery Road
Southport
PR8 5EE**

Telephone: 0845 644 8360 Fax: 0845 644 8361

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- 1) Either make contact by Telephone or Fax, giving the rental authorisation code issued at commencement of hiring. Provide a brief, but precise, outline of the incident and the whereabouts of your vehicle, if it is not in your custody.
- 2) An accident report form, if you do not already have one available, will be sent to you. This should be completed and signed by the rider and returned together with a copy of the original **THE HOGFATHER** Hireguard Rental Agreement and copy of the rider's Driving Licence.
- 3) Final account and satisfaction note should be sent to relevant insurance services on receipt.

Please note: Without final Account Insurers will not be able to settle the claim.

WE CANNOT ENTER INTO CONVERSATION OR CORRESPONDENCE WITH THIRD PARTIES