Joining Hour Car - The Small Print

You must:

- be at least 21
- be a resident or work in Calderdale
- have held a license for 12 months
- had no more than 1 accident in last 3years
- · have no serious endorsements on your licence
- · disclose any medical conditions that impair your driving

The following occupations are unfortunately excluded:

- a foreign service person based in United Kingdom
- · work in connection with betting or gambling
- professional sportsperson or entertainer or model

Vehicle use:

- for social, domestic, pleasure and business use
- Non-UK use may be granted on request (subject to conditions.)
- Fines parking, speeding or congestion charges are the responsibility of the user
- Wheel clamp and towing fees are the responsibility of the user and any late return fees, or problems incurred from as a result
- The cars must not be used as a taxi and mustn't be used for the motor trade
- No rallying, time trials or racing must occur in any of the vehicles.

Penalties and insurance excess:

- Minor damage: £50 if professional body work needed this is up to the cost of the excess
- Late returns: up to £50 to cover out of pocket expenses of next user plus a fine of £5
- Lost key safe or car keys £5 per key
- Untidy vehicle: £5 or cost of valeting (whichever is the greatest.)
- Theft excess: £1000Wind screen excess: £50General excess: £250

Insurance policy:

All members have fully comprehensive insurance cover for the value of the vehicle, value of other vehicles or property up to £5 million as well as unlimited cover for death and injury to passengers or other parties.

The User, when driving, is not covered by personal accident cover in the event that they are injured in an accident that is later proven to be their fault.

However, in the event that an accident is later proved to be the fault of the member, payment of the insurance excesses are the member's responsibility.

Breakdown cover:

All vehicles have Breakdown cover under Autonational Rescue Total Superservice cover which includes:

- Recovery to nearest garage if your car can't be quickly repaired at the roadside
- Message service to let your family or colleagues know about the breakdown
- Recovery of the car and up to five passengers to a UK destination of your choice, if vehicle can't be quickly repaired at the roadside
- Up to £100 for alternative travel or emergency accommodation following a breakdown occurring more than 25 miles from home.