




This Certificate is evidence of your insurance. For full details of the cover you should refer to the Policy.

Certificate of Motor Insurance

|  |   |                             |                 |
|--|---|-----------------------------|-----------------|
| Registration mark of vehicle   | DK 08YBS  | Certificate number          | 93496364A75     |
| Name of Policyholder   | Mr F O’Gorman   |                             |                 |
| Effective date of the commencement of insurance for the purposes of the relevant law | 10/05/18 (Noon)   | Date of expiry of insurance | 10/05/19 (Noon) |
| Persons or classes of persons entitled to drive                                      | <ul style="list-style-type: none"><li>• The Policyholder</li><li>• The Policyholder may also drive with the owner’s permission a motor car not owned by the Policyholder and not hired or leased to the Policyholder under a hire purchase or annual leasing agreement</li><li>• Any person named below who is driving on the Policyholder’s order or with the Policyholder’s permission:<br/><b>M Croucher</b> (Partner)</li></ul> <p>provided that the person driving holds a licence to drive such motor car or has held and is not disqualified for holding or obtaining such a licence or is not breaking the conditions of their driving licence.</p>   |                             |                 |
| Limitations as to use  | <p>The Policy covers:</p> <ul style="list-style-type: none"><li>• use for social, domestic and pleasure purposes</li><li>• use by the Policyholder or by the Policyholder’s Partner each in person in connection with the businesses of the Policyholder or Partner</li></ul> <p>The Policy does not cover:</p> <ul style="list-style-type: none"><li>• use for racing, competitions, rallies, trials, track days or 4x4 off road events.</li><li>• use for hire and reward</li><li>• use for any purpose in connection with the motor trade.</li><li>• use to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority</li></ul> |                             |                 |
| Certification  | <p>I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain and Northern Ireland, the Republic of Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.</p> <p>U K Insurance Limited<br/>Authorised Insurers.</p> <p><br/>PAUL GEDDES<br/>Chief Executive</p> <p>Advice to third parties: Nothing in this Certificate affects your right as a third party to make a claim.</p>   |                             |                 |

Driving other cars

Please remember that cover for driving other cars is limited to Third Party Only. You will not be covered for any loss or damage to the car you are driving.

Windscreen damage

Produce this Certificate to our approved company Autoglass, and they will replace your glass, subject to a £75 excess, billing us for the balance. If they can repair (rather than replace) the windscreen, then £10 excess applies. If you do not deal direct with Autoglass our maximum payment will be £125 for replacement and £40 for a repair after deducting the excess.  
You may contact our approved company by calling our dedicated Glass Hotline on 0800 328 7423.





## Motor Insurance Schedule

Issued **09/05/18**

This Schedule forms part of the Policy. Read it in conjunction with the Motor Certificate and Policy booklet, and keep it in a safe place.

|                       |  |  |
|-----------------------|--|--|
| <b>POLICY NUMBER</b>  | <b>93496364</b>  |  |
| <b>POLICYHOLDER</b>   | <b>Mr F O'Gorman</b><br>who is the legal owner and the registered keeper of the car.<br><br>Date of birth <b>15/08/47</b>  | 6 Eddeys Lane<br>Headley Down<br>Bordon<br>GU35 8HU<br><br>Phone details:<br>01428788088 Daytime   |
| <b>POLICY DETAILS</b> | Period of Cover<br>Your renewal date will be<br>Your Policy gives you<br><br>Optional Benefits   | <b>10/05/18 (Noon) to 10/05/19 (Noon)</b><br><b>10/05/19</b><br><b>Comprehensive</b> cover<br><b>Sections A;B;C;D;E;F;G;H;Ji</b> in your Policy booklet are the sections that apply.<br><br><b>Motor Legal Protection</b>  |
| <b>CAR DETAILS</b>    | Make and Model of car<br>Registration mark and year<br>Estimated value<br><br>Modifications<br><br>Postcode where vehicle kept<br>Estimated annual mileage   | <b>Fiat Sedici 1.9D ELEGANZA</b><br><b>DK 08YBS 2008</b><br><b>Market Value</b> (not exceeding £75,000)<br>We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).<br><br><b>None</b><br><br><b>GU35 8HU</b><br><br><b>Not more than 10,000</b> |
| <b>PREMIUMS</b>       | Premium after deducting discounts including No Claim Discount<br>Motor Legal Protection<br>Total to be paid - single payment<br>All premiums include Insurance Premium Tax where applicable.   | <b>£359.52</b><br><b>£28.00</b><br><b>£387.52</b>  |
| <b>NAMED DRIVERS</b>  | The following drivers are named on the policy<br>Monica Croucher   |  |
| <b>EXCESS AMOUNTS</b> | The sum you must pay towards the cost of any claim. This is explained fully in your Policy booklet. Please also see the table below.   |  |
|                       | Excess Amount for Accidental Damage (Own Damage Excess) - Section B plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers   | <b>£300</b>  |
|                       | Excess Amount for Fire and Theft - Section C   | <b>£300</b>  |
|                       | Excess Amount for Windscreen Replacement - Section D   | <b>£75</b>   |
|                       | Excess Amount for Windscreen Repair - Section D  | <b>£10</b>   |
|                       | Our approved company Autoglass will carry out any replacement and you will only have to pay the £75 excess. If they repair (rather than replace) the windscreen £10 excess will apply. If you do not deal direct with our approved company Autoglass, the excess will still apply and our maximum payment will be £125 for replacement and £40 for a repair. |  |

|   |   |                |
|---|---|----------------|
| <b>ADDITIONAL<br/>ACCIDENTAL DAMAGE<br/>EXCESS AMOUNTS FOR<br/>YOUNG OR<br/>INEXPERIENCED<br/>DRIVERS</b> | <b>Age of the licence holder in charge of your car</b>  | <b>Excess</b>  |
|   | Under 21  | £400           |
|   | 21-24   | £250           |
|   | 25 or over who  |                |
|   | a) is inexperienced (an Inexperienced Driver is defined in Section B of the Policy); or<br>b) holds a provisional car driving licence | £200<br>£200   |
| <b>PERSONAL<br/>ACCIDENT</b><br>(Section E)   | <b>Injury</b>   | <b>Benefit</b> |
|   | 1. Death  | £5,000         |
|   | 2. Total irrecoverable loss of sight in one or both eyes  | £5,000         |
|   | 3. Loss of any limb   | £5,000         |
| <b>ADDITIONAL<br/>BENEFITS</b><br>(Section F)   | Medical Expenses  | £100           |
|   | Personal Effects  | £250           |
| <b>COVER LIMITS</b>   | Motor Legal Protection Limit (Applies if Section H is listed in<br>the POLICY DETAILS section of this schedule)                       | £100,000       |
|   | Car Audio/Sound Reproduction/Telephone Equipment/Satellite Navigation<br>Equipment/In Car Entertainment Systems Limit                 | £1,000         |
| <b>ADMINISTRATION<br/>FEES</b>  | Our current administration fee to cancel your policy is £48.16 (inclusive of Insurance Premium<br>Tax, where applicable)              |                |
|   | Our current administration fee to amend your policy is £0.00 (inclusive of Insurance Premium<br>Tax, where applicable)                |                |