



## Your renewal schedule

### Motor Fleet

#### Important information

- The details contained in your renewal schedule are based on the information you have provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must make a fair presentation of the risk and if you do not tell us about any changes, or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

#### What's enclosed

- 6 Motor Certificates

#### What you need to do next

- Please read these documents carefully to check the details are correct and that the level of cover meets your needs.
- If you have any questions, the details are incorrect or the cover does not meet your needs please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

#### Change of details?

Please contact your insurance adviser if any of these details need to be changed.

#### Your broker's details

**Broker address** Towergate Telford  
Towergate House, Euston Park  
Telford  
Shropshire TF3 4LY

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**Your details**

**The Insured** G & B Finch Ltd & G & B Finch Holdings Ltd

**Correspondence Address** Batemans Farm  
Great Leighs  
Chelmsford  
Essex CM3 1PU

**The Insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim

**Your premium**

<b>Premium</b>	£110,110.00
<b>Insurance Premium Tax (IPT) at the current rate</b>	£13,213.20
<b>Total amount payable</b>	£123,323.20

**Your period of insurance**

**Effective Date** 11 April 2021

**Expiry Date** 10 April 2022

**Your business**

**Business Description** As defined below

**Business Description** is your business activity or trade.

**Additional information**

Occupation: Collection, recycling and sales of inert materials quarry owner/operator, haulage contractor and property owner

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## Declaration Period and Excesses

<b>Declaration Period</b>	Quarterly
<b>Excess</b>	£500.00
<b>Windscreen Excess</b>	£500.00

• A **Declaration Period** is the interval of time at which you must tell us of changes, additions or deletions to the schedule of vehicles that you want us to cover under this policy.

• The amount shown against the term **Excess** whenever used is the amount You must pay towards the cost of repairs.

## Your Vehicles and Policy cover

Number of vehicles 92

Vehicle no/Reg no	Vehicle Type	Cover
35	HGV 3 (OVER 10 TON GVW)	COMP
37	SMALL GCV 1(UNDER 10 TON)	COMP
11	PRIVATE CARS	COMP
8	SPECIAL TYPES	TPO
15	TRAILER	COMP
1	MOTOR TRADE (TRADE PLATE)	COMP

### Guide to Your Policy Cover

- Comprehensive (COMP)
- Third Party Fire and Theft (TPFT)\*
- Third Party Only (TPO)\*

\*Some sections of the policy do not apply. Please refer to your policy booklet for more information.

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**Endorsements**

🗨 An **Endorsement** is a change to your policy terms and conditions.

- F03 Solidification of Load  
We will not insure You under Section 2 of the Policy for any loss or damage to Your Vehicle arising from or because of the solidification of the load in or on Your Vehicle.
- M01 Corporate Manslaughter and Corporate Homicide - Legal Defence Costs  
The indemnity provided under Section 1 of this policy is deemed to include subject to Our written consent:
1. Your legal fees and expenses incurred for defending proceedings including appeals
  2. costs of prosecution awarded against You arising from any health and safety inquiry or criminal proceedings for any breach of the:
    - a. Health and Safety at Work etc Act 1974;
    - b. Health and Safety at Work (Northern Ireland) Order 1978;
    - c. Corporate Manslaughter and Corporate Homicide Act 2007.
- Provided always that We will not be liable:
1. for more than £5,000,000 in total in respect of any one action or series of actions arising out of any one insured event and in aggregate during any one Period of Insurance
  2. unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and in connection with the business
  3. unless the proceedings relate to an actual or alleged act, omission or incident arising from the ownership, possession or use by or on behalf of You of any motor vehicle or trailer in circumstances where compulsory insurance or security is required by the Road Traffic Acts
  4. in respect of proceedings which result from any deliberate act or omission by You
  5. where indemnity is provided by another insurance policy
  6. for fines or penalties or the cost of implementing any remedial order or publicity order
  7. for any appeal against any fine penalty remedial order or publicity order
  8. for costs incurred as a result of the failure to comply with any remedial order or publicity order
  9. for costs and expense insured by any other policy
  10. for fees of any solicitor or council appointed by or on behalf of any person entitled to indemnity unless consent to the appointment has been agreed by Us
- 006 Budget Plan  
You pay the premium for this Policy by instalments. If You do not pay each instalment on the date due, We will stop all insurance provided by this Policy on that date. You must return the Certificate of Insurance to Us immediately.
- 102 Tracking Device Warranty  
It is warranted by the Insured that vehicle(s): AB16GBF has/have been fitted with a Vehicle Tracking Device declared and approved by Us and such device will be switched on and fully operational whenever the Vehicle(s) is/are left unattended  
In the event that the device is: -

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**Endorsements** continued

\* not fitted or  
 \* a certificate cannot be produced as evidence or  
 \* is not operational whenever the vehicle is left unattended  
 any loss or damage in respect of theft of the vehicle(s) will be excluded.

## 104 Increased Excess for Specific Vehicle

The amount shown against the word Excess on the Policy Schedule is hereby increased by £1000 in respect of the following Vehicle(s):  
 AB16GBF

This amount is in addition to any other amount You may have to pay under Section 2 of this Policy

## 106 Cover Restriction for specified drivers

The indemnity provided by this Policy will only apply whilst Craig Hughes & Kieran Pledger are driving any Goods Carrying Vehicles.

No cover is provided by this policy in respect of any vehicle not described as a Goods Carrying Vehicle in the policy schedule with a gross plated weight of no greater than 3.5 tonnes whilst it is being driven by or in the charge of for the purpose of being driven by the above named drivers.

Subject otherwise to the terms and conditions of this policy.

## 200 Low Claims Rebate Clause

1. The Company (AXA Insurance) will adjust the total earned premium in the period under review by way of a Low Claims Rebate provided the criteria in the following table are met. This adjustment will be processed as a credit on the Intermediaries Account with the Company.

2. The Low Claims rebate will be calculated at 18 months after inception or on any subsequent renewal and will only be payable provided the policy has been renewed with AXA Insurance.

## 3. Loss Ratio Trigger Table

Operating Loss Ratio in excess of 59%	0% rebate
Operating Loss Ratio between 49% and 59%	5% rebate
Operating Loss Ratio between 39% and 49%	7.5% rebate
Operating Loss Ratio between 29% and 39%	10% rebate
Operating Loss Ratio below 29%	12.5% rebate

4. The Operating Loss Ratio will be determined as follows:

Total Claims Paid & Outstanding in the Insurance review Year x100%

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 Earned Premium in the Insurance review Year

5. Earned Premium will be determined as follows:

Total Premium paid for the Insurance Year under review after declaration adjustments and excluding Insurance Premium Tax.

6. Paid and Outstanding claims will be determined as follows:

Claims paid and outstanding incurred in the 12 month period following inception or subsequent renewal extracted at 18 months following inception or subsequent renewal.

7. The Company (AXA Insurance) will be the final arbiter in assessing both the Earned Premium and the Claims Paid and Outstanding within the year under review.

8. The Company (AXA Insurance) reserves the right to alter or cancel

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**Endorsements** continued

the agreement but not prior to the expiry date of the first period of insurance to which this agreement applies.

9. All other terms and conditions of the Policy shall apply.

- 201 Laid up Accidental Damage Fire and Theft cover  
The cover provided under section 2 of this policy is restricted to loss or damage caused directly by accidental damage, fire, self ignition, lightning, explosion, theft or attempted theft in respect of the following vehicle(s) whilst kept in a locked and secure garage: AV51GHA, REV971K, FA07YTM, T27GBF, GBF11, T22GBF  
All other Sections of the policy are deleted in respect of the above vehicle(s).
- 203 Drivers under specified age excluded for Specified Vehicle(s)  
The indemnity provided by this Policy shall not apply in respect of the following vehicle(s):  
P11CAX & F1NCH  
while such vehicle(s) are being driven by or in the charge of for the purposes of being driven by any person who is under 30 years of age or  
by any person who has not held a full UK or EU driving licence for a minimum of two years.  
Subject otherwise to the terms and conditions of this Policy.  
Drivers under specified age excluded for Specified Vehicle(s)  
The indemnity provided by this Policy shall not apply in respect of the following vehicle(s):  
AB16GBF  
while such vehicle(s) are being driven by or in the charge of for the purposes of being driven by any person who is under 25 years of age or  
by any person who has not held a full UK or EU driving licence for a minimum of two years.  
Subject otherwise to the terms and conditions of this Policy.
- 205 Exclusion of Drivers by Age other than Named Driver(s)  
The Insurance provided by this Policy will not apply when Your Vehicle is being driven by or in the charge of anyone under 25 years of age other than the following named person(s):  
Craig Hughes & Kieran Pledger  
Subject otherwise to the terms and conditions of this Policy.
- 214 EXCLUSION OF DAMAGE CAUSED BY WEIGHT AND/OR VIBRATION ENDORSEMENT  
The indemnity provided under Section 1 of this policy shall not apply in respect of damage to any bridge, viaduct, weigh-bridge or road, or anything above, beneath or fixed to them, by vibration or by the weight of the vehicle and its load if the Insured Vehicle exceeds the maximum gross vehicle, plated or train weight permitted by the relevant law.  
Subject otherwise to the Terms Conditions and Exclusions of the policy.
- 257 Increased Accumulation Limit  
It is hereby noted that under Section 2, sub-section 'What is covered - Damage to your vehicle, the maximum amount we will pay is increased to £2,000,000 for any one claim or number of claims arising out

*continued on next page*

**Endorsements** continued

of one event.

Subject otherwise to the terms and conditions of this Policy.

261 Increased Attached & Detached Cover - Trailers

Section 7 - Trailers and Mechanically Disabled Vehicles

Subsection - What is Covered

This subsection is hereby removed and replaced with the following:

Trailers

Any trailer that has been declared to us and is owned by you or is in your custody and control whilst attached to Your vehicle or detached and located at a premises owned by you or at a location approved by us.

The maximum amount we will pay in respect of loss or damage to a trailer is £50,000.

Mechanically disabled vehicles

We will cover your liability under Section 1 Legal liability to others for a disabled mechanically propelled vehicle attached to your vehicle.







# Certificate of Motor Insurance

<b>Certificate Number</b>	YB FLE 6900212
<b>Agency Number</b>	YB 4152890
<b>1. Description of vehicle</b>	Any Goods Carrying Vehicle owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	G & B Finch Ltd & G & B Finch Holdings Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	11 April 2021
<b>4. Date of expiry of insurance</b>	10 April 2022
<b>5. Persons or Classes of Persons entitled to drive</b>	Any person driving on the Policyholder's order or with his permission Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.
<b>6. Limitation as to use</b>	Use for the Policyholder's business and for social domestic and pleasure purposes EXCLUDING Use whilst drawing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure hunts) rallies or trials

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal  
CEO AXA UK & Ireland

## Notes

This Certificate is not a statement of cover given by the Policy. For full details of the insurance cover, reference should be made to the Policy.

ADVICE TO THIRD PARTIES: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

## IMPORTANT INFORMATION

These notes do not form part of your Certificate of Motor Insurance.

## THE CERTIFICATE

Your Certificate of Motor Insurance is an important document and you are liable to prosecution if it is not in order. It is not a statement of cover given by the Policy.

## NOTIFICATION OF CHANGE

Notify your Insurance Adviser or us immediately if you:

- change your vehicle or obtain an additional vehicle (Notification is a condition of your Policy)\*
- require a change in the Persons entitled to drive
- require a change in the Limitations as to use, for example, if you change your occupation.

\*Separate arrangements may apply to Fleet Policyholders

## NOTIFICATION OF CHANGE AFFECTING THE INSURANCE

AXA Insurance must also be notified of any changes of circumstances affecting the insurance, for example:

- all motoring convictions and at renewal date any impending prosecution involving any person likely to drive
- any physical or mental disability or infirmity of any person likely to drive.

## CANCELLATION

Should this insurance be terminated for any reason or the vehicle sold or otherwise disposed of, this Certificate must be returned to AXA Insurance.

## EUROPEAN COVER

- The insurance evidenced by this Certificate of Motor Insurance extends to meet the compulsory legal minimum insurance for motor vehicles in any country that is a member of the European Union or any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los paises miembros de la Comunidad Europea o cualquier otro pais que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschein nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen Minimalversicherung fuer Kraftfahrzeuge innerhalb aller EU Mitgliedsstaaten, und allen Staaten die sich bereit erklaert haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkannt sind.
- Les garanties de cette attestation d'assurance automobile répondent au minimum légal requis par tout pays membre de l'Union Européenne, ou tout autre pays adhérant aux directives de l'Union Européenne et approuvé par la Commission Européenne.
- L'assicurazione comprovata da questo Certificato di Assicurazione Automobilistica si estende ad includere i minimi requisiti d'assicurazione automobilistica obbligatoria di ogni paese membro dell'Unione Europea o di ogni altro paese che ha deciso di seguire le Direttive dell'Unione Europea e che é approvato dalla Commissione dell'Unione Europea.

Eligible countries can change so if you are going to a non EU country we recommend you check with your Insurance Adviser as to the status of that country.

## INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

You should:

- in the event of an accident in the UK contact number **0800 269 661** for assistance and to register the claim.
- note the vehicle registrations, name and addresses of all parties involved in the accident. Note the number of occupants in each vehicle.
- take photographs of the scene if it is safe to do so
- take the names and addresses of all witnesses.
- send all communications you receive relating to claims or proceedings against you, unanswered, to the claims dept quoting, if known, the claims reference.

## WINDSCREEN BREAKAGE

If your Windscreen or windows are damaged needing repair or security work please ring this freephone number **0800 269 661**. You will be informed of your nearest windscreen provider to whom you should produce your certificate of insurance and pay them the appropriate excess. They will then complete all the necessary work to your satisfaction.

## GENERAL INFORMATION

If you pursue a claim against the other party for uninsured losses (for example, an excess, or damage to your vehicle if your Policy is not comprehensive) you must make your own arrangements - but please tell us what you are doing and the result. Normally, if you recover in full you will not lose your No Claims Discount, similarly it will not be lost if we recover your outlay in full. In other circumstances your No Claims Discount will be affected.

## MAKING A COMPLAINT

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable you will receive details of how to do this at the appropriate stage of the complaints process.

Referral to the Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.



# Certificate of Motor Insurance

<b>Certificate Number</b>	YB FLE 6900212
<b>Agency Number</b>	YB 4152890
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Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal  
CEO AXA UK & Ireland

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- require a change in the Limitations as to use, for example, if you change your occupation.

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- all motoring convictions and at renewal date any impending prosecution involving any person likely to drive
- any physical or mental disability or infirmity of any person likely to drive.

## CANCELLATION

Should this insurance be terminated for any reason or the vehicle sold or otherwise disposed of, this Certificate must be returned to AXA Insurance.

## EUROPEAN COVER

- The insurance evidenced by this Certificate of Motor Insurance extends to meet the compulsory legal minimum insurance for motor vehicles in any country that is a member of the European Union or any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los paises miembros de la Comunidad Europea o cualquier otro pais que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschein nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen Minimalversicherung fuer Kraftfahrzeuge innerhalb aller EU Mitgliedsstaaten, und allen Staaten die sich bereit erklaert haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkannt sind.
- Les garanties de cette attestation d'assurance automobile répondent au minimum légal requis par tout pays membre de l'Union Européenne, ou tout autre pays adhérant aux directives de l'Union Européenne et approuvé par la Commission Européenne.
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Eligible countries can change so if you are going to a non EU country we recommend you check with your Insurance Adviser as to the status of that country.

## INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

You should:

- in the event of an accident in the UK contact number **0800 269 661** for assistance and to register the claim.
- note the vehicle registrations, name and addresses of all parties involved in the accident. Note the number of occupants in each vehicle.
- take photographs of the scene if it is safe to do so
- take the names and addresses of all witnesses.
- send all communications you receive relating to claims or proceedings against you, unanswered, to the claims dept quoting, if known, the claims reference.

## WINDSCREEN BREAKAGE

If your Windscreen or windows are damaged needing repair or security work please ring this freephone number **0800 269 661**. You will be informed of your nearest windscreen provider to whom you should produce your certificate of insurance and pay them the appropriate excess. They will then complete all the necessary work to your satisfaction.

## GENERAL INFORMATION

If you pursue a claim against the other party for uninsured losses (for example, an excess, or damage to your vehicle if your Policy is not comprehensive) you must make your own arrangements - but please tell us what you are doing and the result. Normally, if you recover in full you will not lose your No Claims Discount, similarly it will not be lost if we recover your outlay in full. In other circumstances your No Claims Discount will be affected.

## MAKING A COMPLAINT

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Windscreen Excess  
£500

# Certificate of Motor Insurance

<b>Certificate Number</b>	YB FLE 6900212
<b>Agency Number</b>	YB 4152890
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(Authorised Insurer)

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**YB FLE 6900212**

**1 of 1**

**End of Certificate**

AXA Insurance UK plc.

Registered in England and Wales No.78950. Registered Office: 20 Gracechurch Street, London, EC3V 0BG.

A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

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**Windscreen Excess**  
No Cover

# Certificate of Motor Insurance

<b>Certificate Number</b>	YB FLE 6900212
<b>Agency Number</b>	YB 4152890
<b>1. Description of vehicle</b>	Any Special Types Vehicle owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	G & B Finch Ltd & G & B Finch Holdings Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	11 April 2021
<b>4. Date of expiry of insurance</b>	10 April 2022
<b>5. Persons or Classes of Persons entitled to drive</b>	Any person driving on the Policyholder's order or with his permission Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.
<b>6. Limitation as to use</b>	Use in connection with the Policyholder's business EXCLUDING Use whilst towing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure hunts) rallies or trials

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal  
CEO AXA UK & Ireland

## Notes

This Certificate is not a statement of cover given by the Policy. For full details of the insurance cover, reference should be made to the Policy.

ADVICE TO THIRD PARTIES: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

**YB FLE 6900212**

**1 of 1**

**End of Certificate**

## IMPORTANT INFORMATION

These notes do not form part of your Certificate of Motor Insurance.

## THE CERTIFICATE

Your Certificate of Motor Insurance is an important document and you are liable to prosecution if it is not in order. It is not a statement of cover given by the Policy.

## NOTIFICATION OF CHANGE

Notify your Insurance Adviser or us immediately if you:

- change your vehicle or obtain an additional vehicle (Notification is a condition of your Policy)\*
- require a change in the Persons entitled to drive
- require a change in the Limitations as to use, for example, if you change your occupation.

\*Separate arrangements may apply to Fleet Policyholders

## NOTIFICATION OF CHANGE AFFECTING THE INSURANCE

AXA Insurance must also be notified of any changes of circumstances affecting the insurance, for example:

- all motoring convictions and at renewal date any impending prosecution involving any person likely to drive
- any physical or mental disability or infirmity of any person likely to drive.

## CANCELLATION

Should this insurance be terminated for any reason or the vehicle sold or otherwise disposed of, this Certificate must be returned to AXA Insurance.

## EUROPEAN COVER

- The insurance evidenced by this Certificate of Motor Insurance extends to meet the compulsory legal minimum insurance for motor vehicles in any country that is a member of the European Union or any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los paises miembros de la Comunidad Europea o cualquier otro pais que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschein nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen Minimalversicherung fuer Kraftfahrzeuge innerhalb aller EU Mitgliedsstaaten, und allen Staaten die sich bereit erklaert haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkannt sind.
- Les garanties de cette attestation d'assurance automobile répondent au minimum légal requis par tout pays membre de l'Union Européenne, ou tout autre pays adhérant aux directives de l'Union Européenne et approuvé par la Commission Européenne.
- L'assicurazione comprovata da questo Certificato di Assicurazione Automobilistica si estende ad includere i minimi requisiti d'assicurazione automobilistica obbligatoria di ogni paese membro dell'Unione Europea o di ogni altro paese che ha deciso di seguire le Direttive dell'Unione Europea e che é approvato dalla Commissione dell'Unione Europea.

Eligible countries can change so if you are going to a non EU country we recommend you check with your Insurance Adviser as to the status of that country.

## INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

You should:

- in the event of an accident in the UK contact number **0800 269 661** for assistance and to register the claim.
- note the vehicle registrations, name and addresses of all parties involved in the accident. Note the number of occupants in each vehicle.
- take photographs of the scene if it is safe to do so
- take the names and addresses of all witnesses.
- send all communications you receive relating to claims or proceedings against you, unanswered, to the claims dept quoting, if known, the claims reference.

## WINDSCREEN BREAKAGE

If your Windscreen or windows are damaged needing repair or security work please ring this freephone number **0800 269 661**. You will be informed of your nearest windscreen provider to whom you should produce your certificate of insurance and pay them the appropriate excess. They will then complete all the necessary work to your satisfaction.

## GENERAL INFORMATION

If you pursue a claim against the other party for uninsured losses (for example, an excess, or damage to your vehicle if your Policy is not comprehensive) you must make your own arrangements - but please tell us what you are doing and the result. Normally, if you recover in full you will not lose your No Claims Discount, similarly it will not be lost if we recover your outlay in full. In other circumstances your No Claims Discount will be affected.

## MAKING A COMPLAINT

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable you will receive details of how to do this at the appropriate stage of the complaints process.

Referral to the Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.





redefining / standards

**Windscreen Excess**  
£500

# Certificate of Motor Insurance

<b>Certificate Number</b>	YB FLE 6900212
<b>Agency Number</b>	YB 4152890
<b>1. Description of vehicle</b>	Any Motor Vehicle the property of the Policyholder or in his custody or control not being a steam driven vehicle
<b>2. The policyholder</b>	G & B Finch Ltd & G & B Finch Holdings Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	11 April 2021
<b>4. Date of expiry of insurance</b>	10 April 2022
<b>5. Persons or Classes of Persons entitled to drive</b>	The Policyholder or any person in his employ on the order of or with the permission of the Policyholder Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.
<b>6. Limitation as to use</b>	Use for Motor Trade purposes including the carriage of goods under a Trade Plate EXCLUDING (1) Use for hire or reward (other than demonstration) of any goods carrying vehicle (2) Use for the conveyance of passengers for hire or reward (3) Use for racing competitions rallies or trials (4) Use other than under the Trade Plate Regulations

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal  
CEO AXA UK & Ireland

## Notes

This Certificate is not a statement of cover given by the Policy. For full details of the insurance cover, reference should be made to the Policy.

ADVICE TO THIRD PARTIES: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

**YB FLE 6900212**

**1 of 1**

**End of Certificate**

AXA Insurance UK plc.

Registered in England and Wales No.78950. Registered Office: 20 Gracechurch Street, London, EC3V 0BG.

A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

## IMPORTANT INFORMATION

These notes do not form part of your Certificate of Motor Insurance.

## THE CERTIFICATE

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