



## Your updated policy schedule

### Motor Fleet

#### Important information

- This document has been created on the information you have provided to us. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premiums or withdraw cover.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If you do not tell us about any changes then your policy may not protect you in the event of a claim.

#### What's enclosed

- 46 Motor Certificates

#### What you need to do next

- Please read this updated policy schedule carefully to check the details are correct and that the level of cover meets your needs.
- If 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**

Wilby Ltd  
Gordon House, Charles Street  
Halifax  
West Yorkshire HX1 1NA

*continued on next page*

**Your details**

**The Insured** ACE Group (Engineering) Ltd  
**Correspondence Address** Unit 1 Bradley Junction Industrial Estate  
 Leeds Road  
 Huddersfield  
 West Yorkshire HD2 1UR

• **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>	£0.00
<b>Insurance Premium Tax (IPT) at the current rate</b>	£0.00
<b>Total amount payable</b>	£0.00

**Your period of insurance**

**Effective Date** 12 February 2017  
**Expiry Date** 11 February 2018

**Your business**

**Business Description** As Disclosed

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

**Additional information**

Business Description - Repair, Sale & Services of Compressed Air Equipment, Installation of Pipe Work and Ancillary Equipment, Compressor Sales & Maintenance & Ancillary Equipment Contractors Sale, Service, Refurbishment, Maintenance, Warranty and Installation of Air Compressors and Ancillary Equipment & Components including Own Brands. Air Conditioning and Refrigeration Engineers

*continued on next page*

## Declaration Period and Excesses

<b>Declaration Period</b>	Quarterly
<b>Excess</b>	£250.00
<b>Windscreen Excess</b>	£100.00

• 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 46

Vehicle no/Reg no	Vehicle Type	Cover
11	PRIVATE CARS	COMP
35	SMALL GCV 1(UNDER 10 TON)	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.

## Endorsements

### F01 Drivers Under Age 30 Excluded - Specified Vehicles

The indemnity provided by this Policy shall not apply in respect of the following vehicles

MPO2ACE, W6ASC & MF65XXM

while such vehicles are being driven by or are in the charge of for the purpose 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 other than Lucy Smith and Ashley Smith in respect of vehicle MPO2ACE

Subject otherwise to the terms and conditions of this policy.

### F02 Increased Excess for Specific Driver(s)

The excess amount shown against the word Excess on the Policy Schedule is hereby increased by £500 whilst Vehicle MPO2ACE is being used by the following driver:-

Lucy Smith

This amount may be extra to any amount you may have to pay under Section 2 of this Policy.

### F03 Excluding Driver Under 25 - Specified Vehicle

The indemnity provided by this Policy shall not apply in respect of Motor Vehicle registration number(s):

YR66UPT

while such vehicle is being driven by or is in the charge of for the purpose of being driven by any person who is under 25 years of age  
Subject otherwise to the terms and conditions of this policy.

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

*continued on next page*

**Endorsements** continued**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.

**079 PREMIUM ADJUSTMENTS FOR LOANED, HIRED AND OTHER TEMPORARY ADDITIONAL VEHICLES**

Temporary additional vehicles will be charged at the following rates subject to minimum premiums:

*continued on next page*

**Endorsements** continued

- 079 \* Up to 5 days continuous cover - £10 per day (minimum £10) ex IPT  
 \* 6 - 15 days continuous cover - £5 per day (minimum £50 per vehicle adjustment) ex IPT  
 \* Over 15 days continuous cover - Pro rata on annual premium (minimum £75 per vehicle adjustment) ex IPT
- 102 Tracking Device Warranty  
 It is warranted by the Insured that vehicles MP02ACE & MF65XXM 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 Vehicles are left unattended  
 In the event that the device is: -  
 \* 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 vehicles will be excluded.
- 105 Increased Excess for Specific Driver(s)  
 The excess amount shown against the word Excess on the Policy Schedule is hereby increased by £500 whilst Your Vehicles are being used by the following driver(s):-  
 Adam Berry  
 This amount may be extra to any amount you may have to pay under Section 2 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 55%    | 0% rebate    |
| Operating Loss Ratio between 45% and 54% | 5% rebate    |
| Operating Loss Ratio between 35% and 44% | 7.5% rebate  |
| Operating Loss Ratio between 23% and 34% | 10% rebate   |
| Operating Loss Ratio below 23%           | 12.5% rebate |
4. The Operating Loss Ratio will be determined as follows:  

$$\frac{\text{Total Claims Paid \& Outstanding in the Insurance review Year}}{\text{Earned Premium in the Insurance review Year}} \times 100\%$$
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:

*continued on next page*

**Endorsements** continued

- 200 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 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.



# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<b>1. Description of vehicle</b>	Any Private Type Car owned by the Policyholder or hired or loaned to them
<b>2. The policyholder</b>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 social domestic and pleasure purposes and use in connection with the Policyholder's business EXCLUDING Use for hiring racing pacemaking 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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.



redefining / standards

**Windscreen Excess**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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.



redefining / standards

**Windscreen Excess**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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.





redefining / standards

**Windscreen Excess**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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.



redefining / standards

**Windscreen Excess**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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 adhérent 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**  
£100

# Certificate of Motor Insurance

<b>Certificate Number</b>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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 erklart 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>	LS FLE 6922223
<b>Agency Number</b>	LS 5144449
<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>	ACE Group (Engineering) Ltd
<b>3. Effective date of the commencement of insurance for the purpose of the relevant law</b>	12 February 2017
<b>4. Date of expiry of insurance</b>	11 February 2018
<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 for hire or reward or 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)

Amanda Blanc  
CEO, AXA UK & Ireland General Insurance

**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.