

Warning: this certificate has been prepared using a laser printer and is not valid if altered in any way

Certificate of Motor Insurance

Certificate Number **MT20 021686390**

- 1) Description of Vehicle(s)
1. Any motor vehicle, which is:
1. your property;
 2. the property of your spouse if he or she is named as a driver under this policy;
 3. held in trust by you or in your custody or control for motor trade purposes; or
 4. a vehicle leased to you on a lease agreement with a minimum initial duration of 12 months.
- It must not be:
- (a) a vehicle driven by or in the custody or control of any company, partnership or person not declared in the Certificate of Motor Insurance;
 - (b) a vehicle used for hire, reward or teaching someone to drive (using the vehicle only for breakdown purposes or under a trade plate to transport goods for demonstrating purposes in line with the regulations that apply to trade licences is not classed as hire or reward);
 - (c) a vehicle transporter, with or without a trailer, that can carry more than two vehicles;
 - (d) a vehicle being carried on a vehicle transporter or vehicle transporter and trailer, capable of carrying more than two vehicles at any one time; or
 - (e) a vehicle hired/leased to you on a short term agreement of less than 12 months.
 - (f) a vehicle that has been seized by any government authority unless at the time of seizure the vehicle was:
 - i) your property; or
 - ii) the property of your spouse if he or she is declared as a driver on this policy; or
 - iii) held in trust by you or was in your custody or control for motor trade purposes.
2. For the purposes of Section 2 of this policy any trailer attached to a vehicle described in 1. above.
- 2) Name of Policyholder **MR HECTOR MORRISON**
- 3) Effective date of the commencement of Insurance for the purposes of the relevant law **14th March 2019**
- 4) Date of Expiry of Insurance: Noon **14th March 2020**
- 5) Persons or classes of persons entitled to drive
MR HECTOR MORRISON
MRS NICHOLA MORRISON

Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence

- 6) Limitations as to use
1. Use for Motor Trade purposes by: **MR HECTOR MORRISON, MRS NICHOLA MORRISON**
 2. Use for Social Domestic and Pleasure purposes by: **MR HECTOR MORRISON, MRS NICHOLA MORRISON**
 - 3.

The policy does not cover:

1. Use for hire or reward
2. Use for the conveyance of passengers for hire or reward
3. Use for racing, pace-making, speed testing, rallies, reliability trials or competition
4. Use to secure the release of any vehicle that has been seized by any government or public authority unless at the time of seizure the vehicle was:
 - i) your property; or
 - ii) the property of your spouse if he or she is declared as a driver on this policy; or
 - iii) held in trust by you or was in your custody or control for motor trade purposes.
 Use solely for breakdown purposes or use under a Trade Plate for the carriage of goods for Demonstration purposes in accordance with the Regulations applicable to trade licences is not deemed to be use for hire or reward.

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 Jersey, the Island of Guernsey and the Island of Alderney

Covea Insurance plc
 Norman Place
 Reading, RG1 8DA
 Authorised Insurers


 Chief Executive Officer

ADVICE TO THIRD PARTIES – Nothing contained in this Certificate affects your rights as a Third Party to make a claim

IMPORTANT INFORMATION

- Notes
- i) For full details of your Policy cover, please refer to the Policy document.
 - ii) You need to make any alterations to the details or cover please contact your insurance broker immediately
 - iii) If for any reason the Insurance is suspended or terminated, the Certificate of Insurance must be returned. Failure to comply with this obligation is an offence under the Road Traffic Acts

24 HOUR CLAIMS ASSISTANCE - Motor Trade Care Line - 0330 024 2244

Please contact our Motor Trade Team as soon as possible after any incident involving a vehicle covered by your Motor Trade policy.



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Certificate of Motor Insurance

Certificate Number	003X5108496 / N04
Registration mark of vehicle	SY57ALO
Name of policyholder	Mr Hector Brian Morrison
Effective date of the commencement of insurance for the purposes of the relevant law	12:00 noon 17 April 2019
Date of expiry of insurance	12:00 noon 17 April 2020
Persons or classes of persons entitled to drive provided that they hold a licence to drive the vehicle or have held and are not disqualified for holding or obtaining such a licence	Any person who is driving with the policyholder's permission.
Limitations as to use	You are only covered to drive vehicle SY57ALO. You are covered for: <ul style="list-style-type: none">• social domestic and pleasure use (including voluntary use)• use for vintage vehicle club events, road runs and running days• use for the policyholder's business While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle. You are not covered for hire or reward or for racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.

I hereby certify that the policy to which this certificate relates satisfies the relevant laws applicable in Great Britain Northern Ireland the Isle of Man the Island of Guernsey the Island of Jersey or the Island of Alderney.

The National Farmers Union Mutual Insurance Society Limited
(Authorised Insurer)
Head Office: Stratford upon Avon

Steve Bower
Customer Services Director

Advice to Third Parties

Nothing contained in this certificate affects your right as a Third Party to make a claim.

Notes

Assistance while driving in the UK

If you require assistance following a breakdown, accident or windscreen breakage please ring the 24 hour emergency freephone number 0800 783 6093

For full details of the insurance cover reference should be made to the policy.

A mislaid certificate causes problems, so please keep it safe.

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To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk



CERTIFICATE OF EMPLOYERS LIABILITY INSURANCE(a)

(Where required by Regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Name of Insured	Bri-nick Commercials (2018) LTD
Trading As	Bri-nick Commercials (2018) LTD
Policy Number	UNIEQ142516/MT/06953
UMR	B0750RARSP1800327
Date of commencement of insurance policy	29 Jan 19
Date of expiry of insurance policy	29 Jan 20
Issue Date	29th January 2019

We hereby certify that subject to paragraph 2:-

- 1) the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, (b) Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney; and
- 2) (a) the minimum amount of cover provided by the policy is no less than £10 million (c)

Andrew D'Arcy
Chief Executive Officer
Signed for and on behalf of Faraday Underwriting Limited
For and on behalf of Syndicate 435 at Lloyd's

Notes

- a. Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place either the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- b. Specify applicable law as provided for in regulation 4(6) of the Regulations
- c. See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is advised that you retain a copy of each Employers' Liability Certificate issued to you

Policyfast Ltd, Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs. PE29 6SR.
Tel: 0800 3081 151 Fax: 01480 426 825 Email: liability@policyfast.co.uk
Registered in England, Number 5579631

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance.
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CERTIFICATE OF MOTOR INSURANCE

Certificate No. 35172772

1. Registration of vehicles.
SC55 LBY

2. Policyholder. Mr Hector Morrison

3. Effective date and time of the commencement for insurance
for the purpose of the relevant law. 22/03/2019 10:17:00

4. Date and time of the expiry of insurance. 04/11/2019 23:59:00

5. Persons or classes of persons entitled to drive.

The Policyholder and any other person who is driving on the order or with the permission of the Policyholder

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified for or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use.

Use for Carriage Of Goods For Hire And Reward.

The policy does not cover use of hiring, the letting on hire, the carriage of passengers or goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial, or use for any purpose in connection with the motor trade, except where included in 6 above.

Where the driving other vehicles extension is shown under section 5 of this certificate of insurance this policy does not cover use to secure the release of a motor vehicle, not otherwise specifically the subject of insurance by this policy, which has been seized by, or on behalf of, any government or public authority

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.

For and on behalf of the Underwriter subscribing ERS, 52-54 Leadenhall Street, London, EC3A 2BJ.
urers

Martin Hall
Active Underwriter
ERS

Note: 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 RIGHTS AS A THIRD PARTY TO MAKE A CLAIM.

THIS CERTIFICATE OF MOTOR INSURANCE HAS BEEN PREPARED ON A LASER PRINTER AND IS NOT VALID IF IT HAS BEEN ALTERED IN ANY WAY.

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