

Your Certificate provides evidence that you have insurance cover to comply with the law. For full details of the insurance cover reference should be made to the policy booklet and schedule. Any termination or suspension of the insurance, where agreed by the insurer, will operate per the instructions below.

CERTIFICATE OF MOTOR INSURANCE

Certificate / Policy Number FMV 7057755

1. Description of vehicle(s) Any motor vehicle the property of the policyholder or for which they are legally liable

2. Name of policyholder Young Brothers Transport Ltd


3. Effective date of the commencement of insurance for the purposes of the relevant law 1/08/2019 00:01 hours

4. Date of expiry of insurance 31/07/2020 24:00 hours

5. Persons or classes of persons entitled to drive (Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such licence) Any person who is driving on the order or with the consent of the policyholder.

6. Limitations as to use Use in connection with the policyholder's business or social, domestic and pleasure purposes.
 Not to be used for the carriage of passengers for hire or reward, any form of competition, rally, trial, track day, performance test, timed lap, race or speed trial whether or not your vehicle is on private property, a public road, a private racetrack, a road that has been closed by central/local government for motorsport purposes or a derestricted toll road (Derestricted toll roads are roads the public can pay to have access to and where speed restrictions are temporarily or permanently suspended (including the Nurburgring), or any purpose in connection with the motor trade.

I hereby certify that the insurance 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 Authorised Insurers: Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, SJ1062, Malta.


 Gary Humphreys
 For Authorised Insurers

Travel Abroad

Full cover only applies while your vehicle is being used in the UK. If you notify us before any intended trip abroad we may agree to extend this insurance to provide the cover shown on your schedule while your vehicle is on the Continent. Any extension of full cover abroad will be subject to an additional premium and additional terms or restrictions may apply.

Right to cancel - new or renewal of existing policies

If you are a retail customer you have a right to cancel the insurance policy evidenced by this Certificate of Motor Insurance. In order to exercise this right of cancellation you must advise us or your insurance adviser within 14 days of the start date of your policy or (if later) the day on which you receive the policy documentation and supporting information. Cancellation will take effect from the date we receive your notice to cancel but cannot be backdated.

If you choose to cancel the insurance policy during this initial period of cover, provided you have not made any claims in the current period of insurance, and you are not going to make a claim, you will have to pay 'pro-rata' rates for the period of time you have had insurance cover. Further charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

Mid term cancellation of existing policies

Where agreed by us, any 'mid term' termination or suspension of the insurance policy evidenced by this Certificate of Motor Insurance will operate only from the date we receive your notice to cancel, or a date in the future that you have specified, but cannot be backdated. If you have not made any claims in the current period of insurance, and you are not going to make a claim, we will work out a charge for the time you have been covered using our short-period rates as shown in the Policy Booklet. Additional charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

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