



redefining / standards

Date of issue
9 September 2016
Policy number
NH FLE 6912069
Policy wording version
FL999C
Reason for issue
Renewal

Your renewal schedule

Motor Fleet

Important information

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

What's enclosed

- 6 Motor Certificates

The Insurance Act 2015

The Insurance Act 2015 introduced a number of reforms effective from 12th August 2016. We have already started to implement this in terms of claims handling and the changes are now incorporated into your policy. Please refer to the new policy that we have issued for full details, but a summary of the key changes are as follows:

Your Policy introduction

Basis of contract warranty removed and replaced fair presentation statement.

Policy conditions

Changes have been made to the following conditions

- Cancellation condition
- Change in risk condition
- Fraud condition
- Keeping to the conditions (This has been removed).

New conditions

- Fair presentation of risk condition
- Sanctions condition (relates to legal sanction, prohibition or restriction under United Nation resolutions).

Change of details?

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

continued on next page

Breach of conditions

Conditions precedent to liability are clarified in that they do not apply where not relevant to the particular circumstances of a loss.

What you need to do next

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

Your broker's details

Broker address Hugh J. Boswell Limited
Carrow Hill
Norwich
Norfolk NR1 2AH

Your details

The Insured Pips Skips Ltd
Correspondence Address Frans Green
East Tuddenham
Dereham
Norfolk NR20 3JQ

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

Premium	£47,671.00
Insurance Premium Tax (IPT) at the current rate	£4,528.75
Total amount payable	£52,199.75

Your period of insurance

Effective Date 4 September 2016
Expiry Date 3 September 2017

continued on next page

Your business

Business Description As defined below

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

Declaration Period and Excesses

Declaration Period Quarterly
Excess £750.00
Windscreen Excess £75.00

• 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 33

Vehicle no/Reg no	Vehicle Type	Cover
3	PRIVATE CARS	COMP
2	SMALL GCV 3(UNDER 10 TON)	COMP
2	SMALL GCV 3(UNDER 10 TON)	TPFT
16	HGV 3 (OVER 10 TON GVW)	COMP
8	HGV 3 (OVER 10T SPEC REG)	TPFT
2	SPECIAL TYPES	TPO

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 25 Excluded

The Insurance provided by this Policy will not apply when Your Vehicle is being driven by, or is in the charge of anyone under 25 years old other than:

James Hyde

Georgia Hyde

Subject otherwise to terms and conditions of this policy.

F02 Excluding Driver Under 25 - Specified Vehicle

The indemnity provided by this Policy shall not apply in respect of Motor Vehicle registration number DK560XM while such vehicle is being

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

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Endorsements continued

- F02 driven by or is in the charge of for the purpose of being driven by any person who is aged 24 or under
Subject otherwise to the terms and conditions of this policy.
- F03 Excluding Driver Under 30 - Specified Vehicle
The indemnity provided by this Policy shall not apply in respect of Motor Vehicle registration number P1PSK while such vehicle is being driven by or is in the charge of for the purpose of being driven by any person who is aged 29 or under
Subject otherwise to the terms and conditions of this policy.
- F04 Category 5 Vehicle Tracking Device Warranty
It is warranted by the Insured that Vehicle P1PSK has been fitted with a Thatcham approved Category 5 Vehicle Tracking Device declared and approved by us and such device will be switched on and fully operational whenever the vehicle is 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
cover will be restricted to Section 1 of the policy only
- 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

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Endorsements continued**M01** 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.

200 Low Claims Rebate Clause

1. The Company (AXA Insurance) will adjust the inception 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 56%	0% rebate
Operating Loss Ratio between 46% and 55%	5% rebate
Operating Loss Ratio between 36% and 45%	7.5% rebate
Operating Loss Ratio between 26% and 35%	10% rebate
Operating Loss Ratio below 25%	12.5% rebate

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

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

Earned Premium in the Insurance review Year

5. Earned Premium will be determined as follows:

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

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

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

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

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



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Windscreen Excess
£75

Certificate of Motor Insurance

Certificate Number	NH FLE 6912069
Agency Number	NH 8503618
1. Description of vehicle	Any Private Type Car owned by the Policyholder or hired or loaned to them
2. The policyholder	Pips Skips Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	4 September 2016
4. Date of expiry of insurance	3 September 2017
5. Persons or Classes of Persons entitled to drive	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.
6. Limitation as to use	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.



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Windscreen Excess
£75

Certificate of Motor Insurance

Certificate Number	NH FLE 6912069
Agency Number	NH 8503618
1. Description of vehicle	Any Goods Carrying Vehicle owned by the Policyholder or hired or loaned to them
2. The policyholder	Pips Skips Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	4 September 2016
4. Date of expiry of insurance	3 September 2017
5. Persons or Classes of Persons entitled to drive	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.
6. Limitation as to use	Use for the Policyholder's business and for social domestic and pleasure purposes EXCLUDING Use whilst drawing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure hunts) rallies or trials

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

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Amanda Blanc
CEO, AXA UK & Ireland General Insurance

Notes

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NH FLE 6912069

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End of Certificate

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EUROPEAN COVER

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Windscreen Excess

No cover

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Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Amanda Blanc
CEO, AXA UK & Ireland General Insurance

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redefining / standards

Windscreen Excess
£75

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- 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
No cover

Certificate of Motor Insurance

Certificate Number	NH FLE 6912069
Agency Number	NH 8503618
1. Description of vehicle	Motor Vehicle Registration Mark..
2. The policyholder	Pips Skips Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	4 September 2016
4. Date of expiry of insurance	3 September 2017
5. Persons or Classes of Persons entitled to drive	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.
6. Limitation as to use	Use for the Policyholder's business and for social domestic and pleasure purposes EXCLUDING Use whilst drawing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure hunts) rallies or trials

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

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

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.

NH FLE 6912069

1 of 1

End of Certificate

IMPORTANT INFORMATION

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

THE CERTIFICATE

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

NOTIFICATION OF CHANGE

Notify your Insurance Adviser or us immediately if you:

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

*Separate arrangements may apply to Fleet Policyholders

NOTIFICATION OF CHANGE AFFECTING THE INSURANCE

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

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

CANCELLATION

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

EUROPEAN COVER

- The insurance evidenced by this Certificate of Motor Insurance extends to meet the compulsory legal minimum insurance for motor vehicles in any country that is a member of the European Union or any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los paises miembros de la Comunidad Europea o cualquier otro pais que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschein nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen Minimalversicherung fuer Kraftfahrzeuge innerhalb aller EU Mitgliedsstaaten, und allen Staaten die sich bereit 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.
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redefining / standards

Windscreen Excess
No cover

Certificate of Motor Insurance

Certificate Number	NH FLE 6912069
Agency Number	NH 8503618
1. Description of vehicle	Any Special Types Vehicle owned by the Policyholder or hired or loaned to them
2. The policyholder	Pips Skips Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	4 September 2016
4. Date of expiry of insurance	3 September 2017
5. Persons or Classes of Persons entitled to drive	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.
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