

Claims Helpline ☎ 0344 873 8183. Glass Helpline ☎ 0800 587 0808.

**Certificate No.**

000032854287

**1. Description of Vehicle(s).**

Any motor vehicle the property of the Policyholder or for which they are legally liable.

**2. Policyholder.**

Express Cabs & Couriers Ltd

**3. Effective date of the commencement of insurance for the purposes of the relevant law.**

00:01 Hours 27/02/2022

**4. Date of the expiry of insurance.**

23:59 Hours 26/02/2023

**5. Persons or classes of persons entitled to drive.**

Any person who is driving on the order or with the consent 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.**

Social, domestic and pleasure purposes. Private hire by prior booking at the policyholder's business address. Public Hire.

Not to be used for hire other than in 2 and 3 above, in 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.



Gary Humphreys

For Authorised Insurer Accredited Insurance (Europe) Limited - UK Branch

UK branch registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR021362 (FRN: 608422). Authorised and regulated by the Malta Financial Services Authority (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Note: For full details of this insurance cover reference should be made to the Policy Document and Schedule.**

**Advice to Third Parties – Nothing contained in this certificate affects your right as a third party to make a claim.**

**WARNING**

1. If the Certificate permits driving other cars as defined in section (5) of the Certificate, cover in respect of this extension is limited to Third Party risks only.
2. If the Insured sells or otherwise disposes of the vehicle, the Certificate and all sections of the Insurance cease to be effective.

**Travel Abroad**

Full cover 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 the 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.