



redefining / standards

Windscreen Excess
£75

Certificate of Motor Insurance

Certificate Number	LC FLE 6970987
Agency Number	LC 0190949
1. Description of vehicle	Any Goods Carrying Vehicle owned by the Policyholder or hired or loaned to them
2. The policyholder	Liddiard Holdings 2014 Ltd & Liddiard Scaffolding Ltd Lifting & Scaffolding Services Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	19 July 2017
4. Date of expiry of insurance	18 July 2018
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 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.