redefining / standards

Date of issue
17 July 2026
Policy number
LC FLE 7151612
Policy wording version
FL223D
Reason for issue
New Business

Your policy schedule

Motor Fleet

Important information

- This schedule is based on the information provided to us by you
- If any of the information is incorrect we may change the terms and conditions, premiums or withdraw cover.
- The schedule and policy wording should be read together as they show the cover we are providing to you.
- If you do not tell us about any changes then your policy may not protect you in the event of a claim.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What's enclosed

- Policy Wording
- 4 Motor Certificates

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy.

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 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.

Change of details?

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

Your broker's details

Broker address	Amicus Insurance Solutions(8216)

continued on next page

AXA Insurance UK plc.
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Bourne House
475 Godstone Road
Whyteleafe
Surrey CR3 0BL

Your details

The Insured	Liddiard Holdings 2014 Ltd &/or Liddiard Scaffolding Limited &/or Lifting & Scaffolding Services Ltd
Correspondence Address	Yard Area K Upper Adhurst Industrial Park London Road Petersfield, Hampshire GU31 5AE

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	£28,500.00
Insurance Premium Tax (IPT) at the current rate	£3,420.00
Total amount payable	£31,920.00

Your period of insurance

Effective Date	19 July 2026
Expiry Date	18 July 2027

Your business

Business Description	As defined below

Business Description is your business activity or trade.

Additional information

The business description of the insured is Hire, Erection & Dismantling of Scaffolding

continued on next page

Declaration Period and Excesses

Declaration Period	Quarterly
Excess	£500.00
Windscreen Excess	£500.00

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 31

Vehicle no/Reg no	Vehicle Type	Cover
21	SMALL GCV 1(UNDER 10 TON)	COMP
4	HGV 1 (OVER 10 TON GVW)	COMP
2	PRIVATE CARS	COMP
4	HGV 3 (OVER 10 TON GVW)	COMP

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

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

C10 Low claims rebate condition

Under Policy conditions, the following is added:

Low claims rebate condition

If you renew your policy with us and the criteria in the table below (2) are met, we will adjust the total earned premium in the period under review by way of a low claims rebate. This adjustment will be processed as a credit on the intermediaries account with us.

1 The low claims rebate will be calculated at 18 months after inception or on any subsequent renewal.

2 Loss ratio trigger table

Operating loss ratio in excess of 45% 0% rebate

Operating loss ratio not exceeding 45% 2.5 % rebate

Operating loss ratio not exceeding 40% 5 % rebate

Operating loss ratio not exceeding 30% 7.5 % rebate

Operating loss ratio not exceeding 20% 10 % rebate

3 The operating loss ratio (%) is determined as follows:

Total claims paid & outstanding in the period under review, divided by earned premium in the same period, multiplied by 100.

4 Earned premium is determined as follows:

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

continued on next page

Endorsements continued

C10 5 Paid and outstanding claims is 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.
6 We will be the final arbiter in assessing both the earned premium and the claims paid and outstanding within the year under review.
7 We reserve 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.
8 All other terms and conditions of your policy shall apply.

D01 Driving restriction by age and experience
Under General policy exclusions, Vehicle use exclusion, the following is added:
We will not cover you when your vehicle is being driven by or is in the charge of anyone under 21 years old or by any person who has not held a full UK or EU driving licence, for the vehicle being driven, for a minimum of 1 years.

F01
Excluding drivers by age & gross vehicle weight other than named and approved
Under General policy exclusions, Vehicle use exclusion, the following is added: We will not cover you when your vehicle(s) with a gross vehicle weight of 7.5 tonnes or above is/are being driven by or is/are in the charge of anyone who is under 25 years old or by anyone who has not held a full UK or EU driving licence, for the vehicle being driven, for a minimum of 1 years other than the following driver(s);
Thomas Quick Passed HGV 03/07/2026 DOB 29/10/2000

redefining / standards

Windscreen Excess
£500

Certificate of Motor Insurance

Certificate Number	LC FLE 7151612
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 &/or Liddiard Scaffolding Limited &/or Lifting & Scaffolding Services Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	19 July 2026
4. Date of expiry of insurance	18 July 2027
5. Persons or Classes of Persons entitled to drive	Any person driving on the Policyholder's order or with the Policyholder's 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)

Tara Foley

CEO AXA UK & Ireland

Notes

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- 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 erklaert haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkant 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 requsiti d'assicurazione automobilistica obligatoria 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.

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- 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

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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
£500

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(Authorised Insurer)

Tara Foley

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redefining / standards

Windscreen Excess
£500

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Agency Number	LC 0190949
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2. The policyholder	Liddiard Holdings 2014 Ltd &/or Liddiard Scaffolding Limited &/or Lifting & Scaffolding Services Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	19 July 2026
4. Date of expiry of insurance	18 July 2027
5. Persons or Classes of Persons entitled to drive	Any person driving on the Policyholder's order or with the Policyholder's 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)

Tara Foley

CEO AXA UK & Ireland

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redefining / standards

Windscreen Excess
£500

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- 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.