



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
- 13 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 Towergate (Northampton)(Fluk)

continued on next page

Mcgowan House
10 Waterside Way
The Lakes
Northampton NN4 7XD

Your details

The Insured J W Clark Ltd
Correspondence Address Chowns Mill Business Park
Station Road, Irthlingborough
Wellingborough
NORTHAMPTONSHIRE NN9 5QQ

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	£17,950.00
Insurance Premium Tax (IPT) at the current rate	£2,154.00
Total amount payable	£20,104.00

Your period of insurance

Effective Date 27 February 2021
Expiry Date 26 February 2022

Your business

Business Description Groundwork & construction

Business Description is your business activity or trade.

continued on next page

Declaration Period and Excesses

Declaration Period	Immediate
Excess	£250.00
Windscreen Excess	£250.00

• 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 13

Vehicle no/Reg no	Vehicle Type	Cover
KM67VWC	PRIVATE CARS	COMP
KP17VCK	PRIVATE CARS	COMP
KS68OEJ	PRIVATE CARS	COMP
KU14UVR	SMALL GCV 1(UNDER 10 TON)	COMP
NV18BXG	SMALL GCV 1(UNDER 10 TON)	COMP
NX70UWF	SMALL GCV 1(UNDER 10 TON)	COMP
YH10ANF	SMALL GCV 1(UNDER 10 TON)	COMP
KX12AAK	HGV 1 (OVER 10 TON GVW)	COMP
KM19XMV	HGV 1 (OVER 10 TON GVW)	COMP
KX67TWJ	HGV 1 (OVER 10 TON GVW)	COMP
KU20XWF	HGV 1 (OVER 10 TON GVW)	COMP
KU20XWE	HGV 1 (OVER 10 TON GVW)	COMP
KU70XLV	HGV 1 (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.

continued on next page

Endorsements

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

- F01 Low Claims Wording (see attached)
- 007 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.
- 202 Excluding Social Domestic and Pleasure use - Specified Vehicle
The indemnity provided by this Policy shall not apply in respect of the following vehicle(s):
YH10ANF
whilst beng driven Oliver Ingall whilst being driven for social domestic and pleasure purposes.
Subject otherwise to the terms and conditions of this Policy.
- 207 Restricted Driving by Vehicle Type
The indemnity provided by this Policy shall not apply when any vehicle other than those described as a Goods Carrying Vehicle under 4Ton GVW in the Policy
Schedule is being driven by or is in the charge of Ryan Sanders
Subject otherwise to the terms and conditions of this Policy.



redefining / standards

Windscreen Excess
£250

Certificate of Motor Insurance

Certificate Number	CE FLE 3662659
Agency Number	CE 0910030
1. Description of vehicle	Any Private Type Car owned by the Policyholder or hired or loaned to them
2. The policyholder	J W Clark Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	27 February 2021
4. Date of expiry of insurance	26 February 2022
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)

Claudio Gienal
CEO AXA UK & Ireland

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CE FLE 3662659

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End of Certificate

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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.

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EUROPEAN COVER

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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.

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- 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.

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redefining / standards

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redefining / standards

Windscreen Excess
£250

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CE FLE 3662659

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Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal
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- 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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- 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.

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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.



Certificate of Motor Insurance

Certificate Number	CE FLE 3662659
Agency Number	CE 0910030
1. Description of vehicle	Any Goods Carrying Vehicle owned by the Policyholder or hired or loaned to them
2. The policyholder	J W Clark Ltd
3. Effective date of the commencement of insurance for the purpose of the relevant law	27 February 2021
4. Date of expiry of insurance	26 February 2022
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)

Claudio Gienal
CEO AXA UK & Ireland

Notes

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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.

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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.
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