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| Policy No. | SAC-67-MPC-15-18659-P | Motor Private | Articulator | 3 Pers |
| Certificate No. | FP - 2015 | Comprehensive | Truck(PRIVATE) | |
| Computerised No. | | | | |

1. **Index Mark and Registration Number of Vehicle** GC 7624 - 11
2. **Name of Policy Holder** CARGO CENTER GHANA LIMITED / GROFIN GHANA LIMITED
3. **Effective Date of the Commencement of Insurance for the purpose of the Act** 19-November-2017
4. **Date of Expiry of Insurance** 18-November-2018
5. **Persons or Classes of Persons Entitled to Drive***

A) The Policy Holder.
The Policy Holder May Also Drive A Motor-Car Not Belonging To Him And Not Hired To Him Under A Hire-Purchase Agreement.

B) Any Person Who Is Driving On The Policy Holder'S Order Or With His Permission.

Provided That The Person Driving Is Permitted In Accordance With The Licensing Or Other Laws Or Regulations Drive The Motor Car Or Has Been So Permitted And Is Not Disqualified By Order Of A Court Of Law Or By Reason Of Any Enactment Or Regulation In That Behalf From Driving Such Motor Car.
6. **Third Party Property Damage Limit:** The Driver Must Have Driven For Not Less Than Two Years.
7. **Limitation as to Use *** **GHC 10,000.00**

Use For Social, Domestic And Pleasure Purposes And In Connection With The Policy Holder'S Business
8. **The Policy does not Cover: ***

(A) Use For Hire Or Reward Or For Racing, Pace-Making, Reliability Trial Or Speed-Testing.

(B) Use Whilst Drawing A Trailer Except The Towing Of Any One Disabled Mechanically-Propelled Vehicle

(C) Use For Conveyance Of Passengers For Hire Or Reward.

O. D. E. :

Issued:

In the event of any police action being taken against you or your driver, please advise us immediately. No admission of guilt or offer of payment or any kind to third parties should be made. You should forward to this office unanswered any writ or summons or communication which you may receive in respect of the accident.

I / WE HEREBY CERTIFY that the policy to which this certificate relates is issued in accordance with the provisions of the MOTOR VEHICLES (THIRD PARTY INSURANCE) ACT, 1958 (GHANA)

For and on behalf of STAR ASSURANCE COMPANY LIMITED
 (Approved Insurers)

Examined by

UNDERWRITING MANAGER