

**ROAD TRAFFIC ACT 1961  
CERTIFICATE OF MOTOR INSURANCE**

No. of Certificate / Policy of Insurance: XT4004838

This is your insurance certificate and disc. This is a valid insurance disc and it is a legal requirement to display this disc on the windscreen of the vehicle covered by this insurance policy.

The disc is non-transferable. If the vehicle specified on this disc is disposed of or if the Policy is cancelled the disc must be returned to us.

Please note your insurance disc is only valid if the green band on the left hand side is shown and in colour. Failure to print/display the disc correctly could result in you being fined under the Road Traffic Act 1961(as amended). Please contact us on 01-241 8540 if you are unable to access a colour printer.

The insurance certificate and disc has been sized to A4 paper, when printing please make sure your printer settings are set to portrait and full colour.

The printed insurance disc must appear in the same colour as shown here and must measure between 85mm and 95mm horizontally and between 70mm and 80mm vertically. The green band must measure between 8mm and 12mm wide.

NOTE: FOR FULL DETAILS OF YOUR INSURANCE COVER REFER TO YOUR POLICY DOCUMENT

**ROAD TRAFFIC ACT 1961  
Insurance Disc Particulars**

**123.ie**

**Policy No:** XT4004838  
**Start Date:** 22 May 2020  
**Expiry Date:** 21 May 2021  
**Registration No:** 05D28900  
**Claims Helpline:** 01 290 1999

**Vehicle Insurer:** RSA Insurance Ireland DAC

**05 - 21**

**9887**

Cut Here

**Please read with your policy definitions**

**1. Name and address of person to whom the Policy of Insurance has been issued (the Insured/Policyholder):**

Usama Ashraf  
53 Cill Cais  
Oldbawn  
  
Dublin 24

**2. Period of Cover**

**From:** 22 May 2020 00:01  
**To:** 21 May 2021 23:59

**3. Limitations as to Use:**

(See definitions on the next page - 3. limitations as to use)  
B, H

**4. Persons or classes of persons, whose liability is covered**

(See definitions 4. Persons, or classes of persons, whose liability is covered)  
F

**5. Vehicles, or classes of vehicles, the use of which is covered**

(See definitions 5. Vehicles, or classes of vehicles, the use of which is covered)  
I: Vehicle bearing Index Mark and Registration Number 05D28900

**6. Drivers, or classes of drivers, whose driving is covered**

(See definitions 6. Drivers, or classes of drivers, whose driving is covered)  
K, M



RSA Insurance Ireland DAC  
Authorised Insurers

Signature of person authenticating  
on behalf of Vehicle Insurer

Date of authentication  
18 May 2020

**Signature or Seal of Vehicle Insurer**

RSA Insurance Ireland DAC  
RSA House,  
Dundrum Town Centre,  
Sandyford Road,  
Dundrum,  
Dublin 16, D16 Y051

**9887**

Provided that the person driving holds a licence to drive such a vehicle and having held such a licence is not disqualified from holding such a licence,  
**I hereby certify that an approved Policy of Insurance has been issued by me to the person named below, that the particulars stated below are correct, and that, within such particulars and subject to the provisions of the Road Traffic Act, 1961, the Policy of Insurance covers all liabilities which are required by the said Act to be the subject of an approved Policy of Insurance.**

## IMPORTANT NOTICE

It is a legal requirement to display a valid insurance disc on the windscreen of the vehicle covered by this insurance. The Disc is not transferable. If the vehicle specified on this Disc is disposed of or if the Policy is cancelled the Disc must be returned to RSA Insurance Ireland DAC

### Warning:

#### A. Duty of Disclosure

We must be advised of any change in the risk which materially affects this insurance. A change is material if it would influence either the premium which we charge or the cover which we have given. Such changes include, but are not limited to:

- changing the vehicle by modifying or altering it;
- changing the vehicle, by replacing one with another;
- changing your address and or where you keep the vehicle;
- changing your occupation, or the occupation of any driver covered under this Policy;
- changing the use of the vehicle, such as a change to the business use;
- changing the named drivers to be covered by the Policy by either adding or deleting drivers;
- changing the ownership or registered ownership of the vehicle;
- or any other driver being convicted of any motoring offences, fraud offences, offences involving violence or the threat of it, offences involving damage to or the theft of property, or pending prosecutions for any of those offences, including the application of penalty points;
- having any accidents involving any driver covered under this Policy;
- or any driver having or developing any medical or mental condition that would prevent the person suffering the condition from getting a driving licence were it applied for with that condition including in the application.
- if you have any doubts as to whether certain facts or information are of relevance, please contact us

#### B. Late Payment

- To continue this insurance you must pay premiums on or before the due date.

#### C. Cancellation

- You must return the certificate and disc to us to cancel the policy. Cancellation will operate from the date and time we receive the certificate and disc.

TO COMPLY WITH THE LAW THIS CERTIFICATE MUST BE RETURNED TO US IF THE POLICY IS CANCELLED, BY EITHER YOUR CHOICE OR THE INSURER'S, BEFORE IT'S EXPIRY DATE

## DEFINITIONS

### 3.LIMITATIONS AS TO USE

#### A- Social, Domestic and Pleasure Only, Excluding Commuting

Use for social domestic and pleasure purposes. Excluding travel to or from any place of business or use for any business purpose or hiring or commercial travelling or use for the carriage of trade goods.

The policy does not cover use for racing pacemaking speed testing competitions rallies or trials or use for any purpose in connection with the motor trade.

#### B- Social, Domestic and Pleasure Only, Including Commuting

Use for social domestic and pleasure purposes including travel to or from one permanent place of business. Excluding use for any business purpose or hiring or commercial travelling or use for the carriage of trade goods. The policy does not cover use for racing pacemaking speed testing competitions rallies or trials or use for any purpose in connection with the motor trade.

#### C- Class 1

Use for social domestic and pleasure purposes and by the Insured or the Insured's legally married spouse in person in connection with his / her business. Excluding use for hiring or commercial travelling or use for the carriage of trade goods. The policy does not cover use for racing pacemaking speed testing competitions rallies or trials or use for any purpose in connection with the motor trade.

#### D- Class 2

Use for social domestic and pleasure purposes and use for the business of the Insured and the Insured's employer or business partner. Excluding use for hiring or commercial travelling. The policy does not cover use for racing pacemaking speed testing competitions rallies or trials or use for any purpose in connection with the motor trade.

#### E- Class 3

Use for social domestic and pleasure purposes and use for the business of the Insured and the Insured's employer or business partner. Excluding use for hire. The policy does not cover use for racing pacemaking speed testing competitions rallies or trials or use for any purpose in connection with the motor trade.

#### F- Commercial Vehicle

Use in connection with the Insureds business or occupation including the carriage of his own goods and use for social domestic and pleasure purposes  
The Policy does not cover use

i) for hire or reward

ii) for racing pacemaking speed testing competitions rallies or trials

iii) for any purpose in connection with the motor trade except as necessary for the overhaul upkeep and repair of the Insured Vehicle

G- The policy does not cover use of the Insured Vehicle while drawing a trailer except the towing of anyone disabled mechanically propelled vehicle

H- The policy does not cover use of the Insured Vehicle while drawing a greater number of trailers in all than is permitted by law

### 4.PERSONS OR CLASSES OF PERSONS WHOSE LIABILITY IS COVERED

#### F- The Insured

#### G- The Insured's Spouse

H- The Insured and any person whose driving is covered except a person in the motor trade driving the vehicle for purposes necessitated by its overhaul upkeep or repair.

### 5. VEHICLES, OR CLASSES OF VEHICLES, THE USE OF WHICH IS COVERED

#### I- The vehicle bearing the index mark or registration number shown overleaf

J- Any other private motor car (excluding vans, minibuses or commercial vehicles) being driven by the insured provided such a vehicle does not belong to him / her or his / her employer and is not hired under a hire purchase agreement.

### 6. DRIVERS OR CLASSES OF DRIVERS WHOSE DRIVING IS COVERED

#### K- The Insured.

#### L- The Insured's Spouse.

M- Any person in the motor trade driving the vehicle described in I above with the Insured's consent for purposes necessitated by the overhaul, upkeep or repair of the vehicle for the Insured. Please note that this does not mean that such a person is insured to drive under this policy.

N- The persons(s) named in paragraph 6 overleaf.

P- Any person aged between 25 and 70 who is driving with the Insured's consent.

Q- Any person aged between 25 and 70 with a Full Irish or European Union driving licence who is driving with the Insured's consent.

R- Any person who is driving with the Insured's consent

S- Any person aged between 30 and 65 with a Full Irish or European Union driving licence who is driving with the Insured's consent.

T- Any person aged between 30 and 65 who is driving with the Insured's consent.

W- Any person aged between 30 and 70 with a Full Irish or European Union driving licence who is driving with the Insured's consent.