

SHORT TERM INSURANCE - KGM MOTOR			NEW BUSINESS SCHEDULE	
Policy Number: TCV-MOT-33861930		Date Issued: 30/12/2024	Agent: Tempcover Limited	
Insured: Male Mohammed Hassan Hussain			Effective Time/Date:	05:30 30 December 2024
34 Grange Road, West Bromwich,, West Midlands, B70 8PD			Expiry Time/Date:	05:30 02 January 2025
			Reason for Issue:	New Business
			Premium(inc. ipt):	£13.20
Insured Vehicle:    Registration Number: HA55XNW			Cover: FULLY COMPREHENSIVE	
Vehicle Value: £5,500 to £8,500		Make and Model of Vehicle: BMW, 118I Sport		

#### **ENDORSEMENTS APPLICABLE (Full wordings shown within ENDORSEMENTS)**

XDO - EXCLUDING DRIVING OTHER CARS  
 NTP - ADDITIONAL EXCESS  
 XSDH - SELF DRIVE HIRE  
 XIMV - IMPOUNDED VEHICLES  
 XAMD - ALTERATIONS

Compulsory Excess Amount: £500.00  
 Voluntary Excess Amount: £0.00

**Total Excess Amount: £500.00**

#### **ENDORSEMENTS - only apply if noted in the ENDORSEMENTS APPLICABLE above**

##### **XDO-EXCLUDING DRIVING OTHER CARS**

The driving of other cars is not permitted under this insurance

##### **NTP-ADDITIONAL EXCESS**

In the event of an incident resulting in a claim under the policy where:

- i) there is a non-traceable responsible third party: or
  - ii) the incident is a fault incident involving no other party
- an excess of £500 will apply. This excess will be in addition to any other excess shown elsewhere in this policy document or on your policy schedule or in any endorsement.

##### **XSDH-SELF DRIVE HIRE**

There is no cover under this policy when the insured vehicle is owned by, operated by, supplied by, hired or rented from any Claims, Credit hire or Accident Management Company.

##### **XIMV-IMPOUNDED VEHICLES**

This policy cannot be used for the purpose of recovering an impounded or confiscated vehicle.

##### **XAMD - ALTERATIONS**

No amendments, alterations or changes can be made to this policy or certificate of insurance once issued.

#### **Motor Insurance Database**

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including Electronic Licensing, Continuous Insurance Enforcement, law enforcement (prevention, detection, apprehension and/or prosecution of offenders) and the provision of government services and or other services aimed at reducing the level and incidence of uninsured driving. If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com). You should show this notice to anyone insured to drive the vehicle covered under this policy

#### **Insurer Information**

KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643. Registered in England & Wales, No: 10581020. Registered Office: 2nd Floor, St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.