

SHORT TERM INSURANCE - KGM MOTOR			NEW BUSINESS SCHEDULE	
Policy Number: TCV-MOT-2123569911700		Date Issued: 09/11/2024	Agent: Tempcover Limited	
Insured: Mr Umar Ahmed			Effective Time/Date:	13:00 09 November 2024
5 Grestone Avenue Birmingham, West Midlands B20 1AR			Expiry Time/Date:	13:00 10 November 2024
			Reason for Issue:	New Business
			Premium(inc. ipt):	£15.68
<u>Insured Vehicle:</u>	Registration Number: AV59 VBT		Cover: FULLY COMPREHENSIVE	
Vehicle Value: £1,500 to £5,000		Make and Model of Vehicle: Volkswagen, Polo SE 85		

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. 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.