

Policy Number
H179158650

Date
08/11/2024

Mr Aaron Strickland
9 Elmwood Close

LINCOLN
Lincs
LN6 0LZ

Dear Aaron,

Thank you for choosing to insure your vehicle with us and for your payment of £383.77. This letter contains information about your insurance policy and what you need to do next.

We have enclosed your motor insurance *Certificate, Schedule and Statement of Fact*, which contains the details provided to us and forms the basis of your insurance contract. Please check all the information and tell us immediately if anything is incorrect. Our Terms of Business are also included for your reference.

What You Need To Do Next

It is very important that you thoroughly read through all of the documents sent to you to ensure that you are clear on the cover provided.

If we need any documents from you we will let you what they are further in our documents and on your online account. Please upload any of the requested items via your online account with the next 14 days. Separate details will follow on how to log onto your Premium Credit account in respect of your Direct Debits, please sign this agreement within the next 7 days.

How to claim

If you have an accident, note the name and telephone number of each driver and the registration number of each vehicle involved. You should record the number of occupants in the other vehicles and take the names and addresses of any witnesses. It is helpful to take photos of all vehicular damage along with photos of the scene if it is safe.

To report a claim, it is important that you call 0344 381 9350 straight away. Lines are open 24 hours a day, seven days a week.

Manage your insurance online with MySterling

Not only is MySterling the quickest and most convenient way to send documents to us, you can also use it to request a change to the drivers or riders, vehicle and more. With MySterling you can also view your policy details and manage your credit agreements. The great thing is you can decide when and where you want to manage your policies. We like to think of it as a personalised service that's built around you.

If you haven't already signed up, click the unique invite link from our email, then follow the instructions onscreen. You'll need your mobile phone to hand so we can text you an activation code

Yours faithfully,

...continued overleaf

CONTACT US

Customer Service 0344 381 9990 | Lines are open 9:00am – 5:30pm Monday to Friday and 9:00am to 2:00pm Saturday
Claims: 0344 381 9350 | Lines are open 24/7 365 days a year

Manage your policy online at: <https://sterling.myinsurancefile.co.uk>

Go to: <https://www.sterling-insurance.co.uk/>

Sterling Insurance Services is a trading name of Herts Insurance Consultants Limited. Authorised and regulated by the FCA.

SUMMARY

Vehicle
JAGUAR XF

Registration Number
V999 AGS

Insurer
Zurich

Cover
Comprehensive

Inception date
07/11/2024 19:48:00

Expiry Date
06/11/2025

IMPORTANT INFORMATION

We want to ensure that you are adequately covered by this policy and would bring your attention the below:

Please ensure that you read all your documents along with the statement of insurance to ensure that the cover provided meets your needs based on correct information.

In your application you have declared yourself as having a second car. We are accepting these details on the basis that the vehicle covered under this policy is not your main vehicle and that you either own another car or have company car which is used for your daily use.

As the annual mileage requested annual mileage of 2000 miles is low, please check that this is sufficient for the year ahead, check previous MOT's calculating the difference or miles covered in a week and multiplying by 52. Also please can you check that the use permitted under your policy is sufficient for your needs. Not keeping within either this mileage or use could lead to an additional premium being applied, an additional excess, or claim being refused, so we want to make sure that you are covered.

Social, Domestic And Pleasure is the use permitted under this policy does not allow any of the drivers to commute to a place of work/place of study, including part travel e.g. to a train station etc. Please check that this meets your needs to ensure that you are adequately covered. Using a vehicle for use not permitted under the policy could invalidate your cover.

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Failure to provide correct information could invalidate all or part of your policy
To make any corrections or changes please log onto your online account selecting 'request a change'

Your Selected Policies

Your Zurich car insurance policy

Your motor insurance certificate shows that you have Comprehensive cover on V999 AGS with Zurich. It is also the document where you can see the permitted use of your vehicle and whether or not your insurance permits you to drive other cars in an emergency. In England, Scotland and Wales, you can tax your vehicle at www.gov.uk/vehicle-tax or by calling 0300 123 4321, without needing your insurance certificate.

The schedule shows the excesses and endorsements that apply to your policy. The price shown on the schedule is the basic insurer premium, without any fees or extra benefits.

You must read the motor insurance certificate and schedule in conjunction with the policy booklet to ensure you understand the features and conditions of your insurance. You can download your policy booklet from www.sterling-insurance.co.uk/policy-booklets

Your free legal expenses cover

This extra benefit covers up to £100,000 of legal and professional costs involved with taking civil legal action following an accident that was not your fault, unless the claim is allocated to the small claims track, in which case it covers up to £500 of legal and professional costs involved with taking civil legal action following an accident that was not your fault. This cover is subject to the assessment of your situation and is additional to your motor insurance while the associated policy remains in force. If a claim is agreed, a legal representative will be recommended to you, unless the claim is allocated to the small claims track, in which case a claims handler will be allocated to you. Please do not appoint your own representative, as you may not be able to claim back their costs.

The policy covers the cost of taking civil legal action to recover costs associated with: death or injury, insurance excesses, loss of earnings, vehicle repairs, providing an alternative vehicle, damage to personal property, towing, vehicle recovery or storage. Please refer to www.sterling-insurance.co.uk/policy-booklets for more information.

Other extra benefits

If you have selected any other extra benefits as shown under your statement of account below, Please refer to www.sterling-insurance.co.uk/policy-booklets

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Statement of account

Insurers Premium*	£ 348.77
Administration Fee (Non refundable)	£ 30.00
Free legal expenses	£0.00
Interest - Paying by Instalments** The first instalment will have an additional £5 facility fee added.	£5
Total Payable	£388.77
*The Premium shown on your insurance schedule	
Payment received	£383.77

Duty of Disclosure – Important

You must advise us immediately of any material facts that may affect the terms of the policy. These include (but not restricted to) change of address, changes to the vehicle, new drivers, changes of occupation, medical details, convictions and licence details, accidents or losses.

Failure to disclose all relevant facts could invalidate all or part of your policy. If you are in any doubt as to whether certain facts are relevant or not please ask.

Statement of Demands and Needs

This is a car insurance policy which is with under Zurich. Your motor insurance policy and any related add on policies are suitable for you based on the information you gave us along with your requirement for a competitive premium and have been selected by you on a non-advised basis. You can use the internet links to download the relevant policy booklets. Please refer to the policy wording for full details. If you do not have access to the internet, please let us know and we will post policy information to you.

Policy Length - 1 Year

Mileage: Your policy may include a mileage restriction, should this be exceeded then an additional premium or excess could be applied or your policy treated as void.

Cancellation: If the policy is cancelled the insurer of your motor policy may not offer any refund after the Cooling off Period.

Minimum Security: In order for theft cover to be operative a minimum level of security may apply.

Further information regarding the above can be found on your Certificate of Motor Insurance, Schedule or in your Policy Book. Please refer to your schedule for details of your excesses. The above policy summary does not contain full terms and conditions of the insurance contract. These can be found in the insurer's policy documents. Please remember it is a legal requirement to have a valid cover note or certificate of motor insurance in your possession before you drive or leave your vehicle on a public highway. The onus is on you to choose a product that meets your requirements.

Chassis Numbers

Without a valid UK registration number we will only cover our vehicle for road use when driving to and from a pre-booked MOT or SVA test centre appointment. Until we receive a valid UK registration number, your vehicle will not appear on the Motor Insurance Database (MID).

Premium Finance

Important information

As you have elected to pay for your insurance policy with a monthly Direct Debit, it is important you read this entire document carefully. You may

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wish to take advice from an independent financial adviser, not-for-profit organisation or charity, such as Citizens Advice.

Your finance provider

Your deposit is paid to us (Sterling Insurance Services). We use Premium Credit Limited (PCL) exclusively to provide premium finance. We may receive a commission for introducing you to PCL. Your data will be shared with PCL who will assess your creditworthiness using a range of tools to carry out anti-money laundering checks and credit assessments. Your application will include a search of your records at a credit reference agency. This search leaves a footprint that other lenders will be able to see regardless of whether or not the application for credit goes ahead. However, other lenders will not be able to see the outcome of the search.

Insolvency

Premium finance is not available if you have been made bankrupt within the last 12 months, or you are currently in an Individual Voluntary Arrangement (IVA).

The credit agreement

You will receive a credit agreement from PCL soon after your insurance has started. You should read the pre-contract credit information provided to help you decide if their product is suitable for your needs and financial situation. The credit agreement will need to be signed and returned to PCL. It is also possible to sign your credit agreement online at .

The credit agreement can only be used to finance insurance premiums and any other amounts payable for changes to your insurance that we arrange. You may use the agreement to renew your insurance policies.

PCL will take security over any monies payable to you under any insurance policies that are financed by the credit agreement. This means they can use any money you would normally receive under those insurance policies or under the Financial Services Compensation Scheme (FSCS) to repay all or part of the outstanding balance under the credit agreement.

Your responsibility

The Direct Debit payments are collected by PCL. However, your bank statements will show PC/ STERLING INS. The first Direct Debit instalment is due one month from the day the insurance starts. You should make sure there is sufficient money in your account on the correct day each month. This is not month-by-month insurance. The Direct Debit payment will not necessarily equal the cost of insurance for one month.

The monthly payment will remain constant during the agreement unless additional transactions are applied. We are acting on your instructions when directing PCL to add further transactions to your account. PCL can change the transaction fee and any other fees and charges under the credit agreement at any time by giving you 30 days' notice in writing.

If you cancel your Direct Debit instruction or fail to make a payment you will be in default of your agreement with PCL. PCL will try to collect the missed payment again with a £27.50 default charge. Missed payments can also be made by credit or debit card online or over the phone to PCL. There is a £2.50 charge for each payment made by any method other than Direct Debit. If the default is not resolved then PCL will cancel the credit agreement. The entire remaining balance will be payable to us. The insurance policies financed by the credit agreement will be cancelled if you do not arrange alternative payment promptly.

Cooling off period

You have the right to withdraw from the credit agreement within 14 days. If you do so, you will be responsible for making alternative arrangements to pay us for the insurance, otherwise it will be cancelled. To exercise this right you must notify PCL by calling 0344 736 9820 or by writing to Premium Credit Limited, Ermyrn House, Ermyrn Way, Leatherhead, KT22 8UX. You must pay the entire remaining balance no later than 30 days after withdrawing from the credit agreement to avoid paying interest on the balance.

Insurance policy cancellation

If you would like to cancel your insurance, you should call us straight away. Simply cancelling or defaulting on your Direct Debit does not immediately cancel your insurance. If you contact us immediately, we can cancel your insurance policy sooner, which will result in a smaller charge from the insurance company. We will determine what you will owe as a final payment by taking into account what you have paid so far along with the charges made for the time you have been covered. If there have been any claims against your insurance, there will be no cancellation refund to use, and the entire outstanding balance will be payable.

The terms in this document do not affect your right to pay the remaining balance in full at any stage. Please contact us in order to clear the balance on your loan and save some of the interest paid on the total amount financed.

Managing your Premium Credit agreement

It is now possible to access and manage your agreement when it is most convenient to you. Simply visit the Premium Credit website at <https://digital.premiumcredit.com> or the relevant app store to download the 'Premium Credit – My Details' app. There you will be able to electronically sign your credit agreement, track and manage your Direct Debit payments or access your credit agreement at your convenience.

TERMS OF BUSINESS

Sterling Insurance Services t/a Herts Insurance Consultants Ltd

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Please use this document to decide if our services are right for you.

Our service

We act as a Broker on your and the insurer's behalf. You will not receive advice or a recommendation from us and you will need to make your own choice with regard to the products that we offer you. Our service includes administering the policy for you and helping you with any ongoing changes you have to make. Herts Insurance Consultants Ltd is an approved Lloyd's Coverholder.

Who regulates us?

Herts Insurance Consultants Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 309073. You can check this on the FCA by visiting www.fca.org.uk/register or by contacting them on 0800 111 6768.

Products that we offer

We sell a wide range of both personal and commercial insurance products and provide information on the basis of a fair analysis of the market from a wide range of insurers. Any additional policies we sell in conjunction with your main policy are linked and will be cancelled in line with the main one and these additional products are non-refundable. We only offer products from a limited number of insurers for caravan insurance. We will provide a list of these insurers on request.

- For Agreed Value, Pot Hole, Misfuel Insurance, Personal Effects Cover, Personal Accident, Keycare, Excess Protection, Breakdown/Roadside Assistance, Spare Parts, Trailer, Replacement Vehicle, Short Term Overlap Insurance and Driving Other Cars Insurance and Windscreen Insurances we deal exclusively with Trinity Lane Insurance Company Ltd.
- For Private Vehicle Legal Expenses Insurance and Camping Equipment Cover we deal exclusively with Allianz Insurance plc.
- For Replacement Car Cover and Gadget Cover Insurance we deal exclusively with Great Lakes Insurance SE.
- For Gadget Cover Insurance and Tools in Transit we deal exclusively with Astrenska Insurance Services Limited.
- For Goods in transit we deal exclusively with The Salvation Army General Insurance Corporation Ltd.
- For Licence Defence we deal exclusively with AM Trust Europe Ltd

Trinity Lane Insurance Company Ltd is owned by one of the shareholders of Hadleigh Holdings. Herts Insurance Consultants Ltd are also owned by Hadleigh Holdings.

Insurer security

While we monitor the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

Claims

If you are involved in an accident or have occasion to claim on your policy for any other reason, you must notify us immediately and we will promptly advise you and, if appropriate, issue you with a claim form and pass details to your insurer. You should not admit liability or agree to any course of action, other than

emergency measures to minimise your loss, until you have agreement from your insurer. You must continue to make your monthly payments for your insurance, if applicable. We reserve the right to withhold payment in respect of claims, if payment of any premiums to us is in default.

Our charges

In addition to premiums and administration fees charged by insurers and the finance provider, we normally make the following non-refundable charges to cover the administration of your insurances:

Fee to set up a policy or fee to renew a policy up to: (which is non-refundable)	£30.00
Policy set up fee any non-disclosed or misrepresented information:	£35
Changes to a policy up to:	£35
Collection of debts:	£35
Processing un-cleared cheques:	£30
Assessing an agreed value form:	£15
Replacement Smartbox and data:	£160
Issue of Green cards from:	£30
Additional surcharge for cancelling or null and voiding policies prior to the 31 st day of cover	£45
Policy cancelled for any reason: (This is in addition to set up fee, adjustment fees and insurers charges for time on cover)	£40

We usually receive a commission from the insurer, which is proportionate to the insurance premium. Occasionally we may arrange a policy on which we earn no commission and in these cases we will advise you of the proportionate fee before you take the policy out.

Your insurer may make a charge for any amendment made to your policy in addition to any increase in premium and our midterm adjustment fee.

Return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), will be refunded to you net of commission or proportionate fee which is 20%. Where applicable, all refunds will be processed to the last card used under your account up to the amount debited, any balance thereafter will be issued to you using any previous card.

You should not take out a new policy if you have an existing debt with us, Hadleigh Holdings Ltd or their subsidiaries. If your new policy is cancelled as a result, we reserve the right to offset the cancellation refund against the equivalent value of the debt.

How monies paid to us are handled

We are the Agent of Insurers for the purpose of collection of premiums and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account, and that any premium refund is treated as received by you when it is actually paid over to you. We normally accept payment by any of the major debit/credit cards or a guaranteed cheque.

Your debit/credit card information will be replaced by a secure token so we can use the same card to take payments for automatic renewals and to pay or refund other premiums that may become due upon changes to the policy. If you do not wish for us to store it, please contact us to advise.

If you take a new policy out with ourselves and make a payment towards this new policy but have a previous policy with ourselves that has an outstanding balance, we reserve the right to transfer any money paid on the new policy to cover the debt outstanding on your previous policy.

Minimum refund £7.50 anything under this will be retained.

Cancelling your insurance

You have the right to cancel your policy at any time. If you wish to cancel your policy, please call us first to discuss this. It may be necessary for you to send us your cancellation request in writing before we can cancel your policy.

Most insurers will retain the full annual premium if a policy is cancelled and a claim has been reported. All supplementary covers will be cancelled if your main policy is cancelled.

Any refund will be offset against any outstanding Direct Debit payments. Where the amount that you owe exceeds the amount that you have paid, you will be required to make payment for the outstanding amount straight away. Failure to do so may result in us taking steps to recover the debt. Do not cancel your Direct Debit payments.

Cancelling within the 14-day cooling off period

The insurer of your main policy will make a reasonable charge for the time you have been on cover if your policy is cancelled during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is later. For supplementary covers that are cancelled during this period, the full premium will be returned by the insurer providing no claim has been made. Commercial customers may not be eligible to receive a 14-day cooling off period; your policy book will state whether this is cooling off period is applicable to your policy. Short-term policies lasting less than one month are not entitled to a cooling off period.

Cancelling after the 14-day cooling off period

You may be due a refund for part of your main policy premium. Upon cancellation of the contract, it should be noted that Insurance companies apply short term cancellation charges which are not proportionate to the annual premium and as these form part of the contract offered, we would ask clients to realise that such charges upon cancellation are applied by the underwriters and not ourselves

Any policy cancelled prior to its inception the policy set up fee would be retained.

Premiums and financial aspects

The following refers to policyholders over the age of 18. Policyholders under the age of 18 are not eligible to enter into a credit agreement and will require a parent or guardian to do so on their behalf. The parent or guardian will be subject to the data sharing, credit and money laundering checks as stated below.

For the purposes of introducing customers to premium finance facilities we deal exclusively with Premium Credit Limited (PCL). We may receive a commission for introducing you to PCL. If you pay using premium finance, it costs more in total than paying for your policy in one single payment. Finance is subject to status. Your data will be shared with PCL who will assess your creditworthiness using a range of tools to carry out anti-money laundering checks and credit assessments. Your application will include a search of your records at a credit reference agency.

This is a credit agreement between you as the policyholder and PCL, and is separate to the insurance policy. PCL will contact you with full details of your credit agreement. As this is in effect a loan for the initial premium, this agreement should not be cancelled until this has been fully repaid to PCL, even if your insurance policy has been cancelled. If any Direct Debit or other payment due in respect of the credit agreement you enter into with PCL to pay insurance premiums is not met when presented for payment, or if you end the credit agreement with

PCL, or if you do not enter into a credit agreement with PCL we will be informed of such events by PCL.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the insurer that the policy has not been taken up) and to collect any refund of premiums which may be made by the insurer and if any money is owed to PCL under your credit agreement pay it to PCL or if PCL have debited us with the amount outstanding use it to offset our costs. The balance will be debited from the debit/credit card last used by you.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

If during the course of the policy any additional premiums or refunds of premium are due, then these will be automatically applied to the remaining balance on the PCL account.

Disclosure

It is important you ensure that all information, statements or answers made by you to us online, on the telephone, proposal forms, claim forms and other documents are full and accurate and must be correct. If a form is completed on your behalf, you should check that the answers shown to any questions are true. You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain an insurance certificate. You are advised to keep copies of any correspondence you send to us or direct to your insurer. Please consult us if you are in doubt.

Awareness of policy terms

When a policy is issued, you are strongly advised to read it carefully as it is that document, the schedule, any certificate of insurance and the policy wording, which are the basis of the insurance contract you have purchased. If you are in any doubt over any of the policy terms or conditions, please contact us promptly.

Amendments

Contact our Customer Service Team advising them of any change to your personal information. Your policy will be based on your needs when accepting the policy, therefore should your needs change this may result in your insurer not being able to continue cover or be the most suitable for you. All is not lost though as we have access to over 200 alternative products. Please contact us before accepting a policy elsewhere so that we can discuss all the options available to you as cancelling may not be most cost-effective option. In order to process any amendment that requires an additional premium we require this to be paid immediately or added to any existing Direct Debit plan that has sufficient payments remaining.

Automatic renewals

For your protection, we reserve the right to automatically renew your policy up to five working days prior to the renewal date and take payment by the same payment method as this year. If we exercise this right we will write to you prior to the renewal date, informing you how much the premium will be and giving you time to let us know if you wish to opt out of the automatic renewal process which you can elect to do at any time in writing, by phone or by email. We also reserve the right to automatically renew any additional policies that you take out with this policy, such as breakdown assistance cover.

If we automatically renew a policy and you did not opt out of the automatic renewal process, you will need to provide proof of alternative cover or that the vehicle has been SORN, sold or scrapped, you may be liable for charges for time whilst cover was in force.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Holders of policies issued by IOMA will not be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities. Further information about compensation scheme arrangements is available from the FSCS.

If the insurer of your policy is declared in default by the FSCS, we reserve the right to arrange a replacement policy with another insurer on your behalf. We would endeavour to replace your insurance with another insurer on your behalf. We would endeavour to replace your insurance cover at no extra expense or inconvenience to you.

Confidentiality

All personal information about our customers is treated as Private and Confidential.

We will only disclose the information we have about private individuals in the normal course of arranging and administering their insurance, including debt recovery, and will not disclose any information to any other parties without their written consent unless required by law or public interest, which includes the detection and prevention of fraud and money laundering, except for data that we share with Hadleigh Holdings Ltd, Adrian Flux and their subsidiaries. We may use the information we hold about our customers to provide them with information about other products and services that we feel may be appropriate to them. For full details of how we use your data please view our privacy policy on our website. Under the General Data Protection Regulation, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to the data protection officer.

Fraud Prevention and Detection

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) operated by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) compiled by the Association of British Insurers (ABI). The aim is to check information provided and to prevent fraudulent claims.

Motor insurance details are also added to the Motor Insurance Database (MID) operated by the Motor Insurers' Information Centre (MIIC), which has been formed to help identify uninsured drivers and may be searched by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by insurers, MIIC and the Motor Insurance Bureau (MIB) to identify relevant policy information. Other insurance related databases may also be added in the future. To prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police.
- Undertake credit and claims record searches; Check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. We may log your IP address (and/or a unique identifier for your computer) and use this information to help us prevent and detect fraud, including passing it to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;

- Managing credit and credit related accounts or facilities;
- Recovering debt
- Checking details on proposal and claims for all types of insurance.
- Checking details of job applicants and employees

If you have any questions about any information in this notice, or if you want more details of the databases we access and contribute to, please contact us.

Identity and credit searches

We, and the companies we place business with, may make searches about you at credit reference agencies who will supply us with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not your application proceeds. The searches will not be used by lenders to assess your ability to obtain credit. We may use scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by us and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

Complaints

It is our intention to provide you with the highest level of customer service. However, if at any time you are dissatisfied with the service we provide, we have a formal complaints procedure, a copy of which is available upon request. In the first instance please contact a member of staff with any concerns, either by telephone, email or post. We expect that they will be able to resolve any issues with the minimum of inconvenience to you. If you remain dissatisfied after speaking with a member of staff, we will advise you how to pursue any outstanding concerns further. In the event that we have been unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Holders of policies issued by IOMA will not be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities. Further information about compensation scheme arrangements is available from the FSCS.

If the insurer of your policy is declared in default by the FSCS, we reserve the right to arrange a replacement policy with another insurer on your behalf. We would endeavour to replace your insurance cover at no expense or inconvenience to you.

Telephone call recording

Calls may be monitored and recorded.

Note

Your acceptance of these Terms of Business does not affect your normal legal rights.

English law

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this contract is governed by English law.

Specialist Vehicle Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Specialist Vehicle



KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This policy summary does not form part of the Policy Document.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

- ✓ Loss or damage to your vehicle
- ✓ Third Party damage or bodily injury
- ✓ Audio Equipment
- ✓ Permanently fitted Sat Nav Equipment
- ✓ Windscreen/Glass Cover
- ✓ Personal Belongings
- ✓ Replacement keys and locks
- ✓ Medical Expenses
- ✓ Personal Accident Cover
- ✓ Legal Defence Costs



What is not insured?

- ✗ Any compulsory or voluntary excess on your policy
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism



Are there any restrictions on

- ! Full terms and conditions can be found in our Policy Document which is available from your insurance advisor



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the Islands of Guernsey, Jersey and Alderney



What are my obligations?

- Tell us as soon as possible about any changes to the information you provided at the time of the quotation
- Protect your vehicle from loss or damage
- Ensure your vehicle has a valid MOT test certificate if required to do so by law
- Keep your vehicle in a safe and roadworthy condition



When and how do I pay?

Terms and conditions of payment are agreed with your Insurance Advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You may cancel this policy at any time by contacting your Insurance Advisor

Motor Legal Expenses Insurance

Insurance Product Information Document



Company: Auxillis Limited

Product: Motor Legal Expenses Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder and any other person entitled to drive/ride the named vehicle for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.



What is insured?

- ✓ £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements; or
- ✓ £500 per claim for any legal action which is a small claim, for legal costs, adverse costs and disbursements.

Where the insured events listed is:-

- ✓ Causes damage to your vehicle; and or
- ✓ Causes damage to any personal belongings within or on the vehicle; and or
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle; and or
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- i. occur within the period of insurance; and
- ii. be notified to us as soon as practicable after the date of the insured event;
- iii. can be dealt with by a court within the territorial limits of the policy that is capable to handle the claim.



What is not insured?

- ✗ Any claims brought against you;
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action;
- ✗ Any claim where the opponent cannot be traced or identified;
- ✗ Any claim in excess of the limit of £100,000 for any one claim on this policy which is not a small claim;
- ✗ Any claim in excess of the limit of £500 for any one claim on this policy which is a small claim;
- ✗ Any claims where the legal action cannot be pursued in a proportionate manner;
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Deliberate actions by you or someone associated to you;
- ✗ Claims relating to violence or dishonesty on your part;
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used.



Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as practicable following an insured event. We shall have the right to reject any claim under this policy where your delay in notifying us has adversely affected the likely outcome of your claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



Where am I covered?

Cover is provided within the United Kingdom, Northern Ireland, European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Auxillis Limited (Company No. 02948256). Head Office: Pinesgate, Lower Bristol Road, Bath, BA2 3DP. Registered Office: Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham, SR8 2RR. Auxillis Limited is authorised and regulated by the Financial Conduct Authority (312423).

Your Policy Documents are Enclosed



Policy Number
H179158650

Date
08/11/2024

Mr Aaron Strickland
9 Elmwood Close

LINCOLN
Lincs
LN6 0LZ

Dear Aaron

Enclosed is your:
Certificate of Motor Insurance
Policy Schedule
Statement of Insurance

Please keep them in a safe place

Thoroughly read through the Statement of Insurance. As this forms the basis of the insurance contract, all details contained must be correct as any inaccurate information could invalidate your insurance policy or result in additional terms imposed.

Please check your Certificate of Motor Insurance and Policy Schedule to ensure again that the information is correct. Also read through the insurers Policy Book together with the rest of your documents.

If there are any errors or omissions please call us immediately. If you require a new policy booklet, you can download a copy from our website at <https://www.sterling-insurance.co.uk/>.

Should you have any queries, please do not hesitate to contact us.

Yours sincerely

The Sterling Insurance Services Customer Service Team

SUMMARY

Vehicle
JAGUAR XF

Registration Number
V999 AGS

Insurer
Zurich

Cover
Comprehensive

Expiry Date
06/11/2025

CONTACT US

Customer Service 0344 381 9990 | Lines are open 9:00am – 5:30pm Monday to Friday and 9:00am to 2:00pm Saturday
Claims: 0344 381 9350 | Lines are open 24/7 365 days a year or email

Email: Services@sterlingcar.co.uk

Manage your policy online at: <https://sterling.myinsurancefile.co.uk>

Go to: <https://www.sterling-insurance.co.uk/>:

Correspondence address: Anglia House, Hallingbury Road, Bishop's Stortford, CM23 5RS
Sterling Insurance Services is a trading name of Herts Insurance Consultants Limited. Authorised and regulated by the FCA.



Please ensure the details shown on this document are correct and that the cover meets your requirements. If in doubt consult your Broker or Agent.

This Certificate relates to Road Traffic Act cover only - for full details of the cover reference should be made to the insurance document and schedule.

This certificate is not transferable to a new owner of the vehicle.

ADVICE TO THIRD PARTIES

Nothing contained in this certificate affects your right as a Third Party to make a claim.

PROCEDURE IN THE EVENT OF AN ACCIDENT

If your name and address are not taken at the time of the accident you must report the accident at a Police Station as soon as reasonably practical, but in any event, within 24 hours.

The accident must be reported immediately to our claims lines (see claims procedure leaflet with your policy).

Do not admit liability or make any offer or promise to Third Parties.

Take names and addresses of all persons who witness the accident or arrive on the scene immediately after.

WARNING: This certificate has been prepared on a laser printer and is not valid if altered in any way.

CERTIFICATE OF MOTOR INSURANCE

Document No. **H179158650 WS90**

1. Registration mark of vehicle **V999 AGS**
2. Name of Policyholder **Mr Aaron Strickland**
3. Effective date of the commencement of insurance for the purposes of the relevant law **07/11/2024 19:48:00**
4. Date of expiry of insurance **06/11/2025 23:59:00**
5. Persons or classes of persons entitled to drive
Insured And Spouse

Mr Aaron Strickland
Mrs Vanessa Stratfold

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified for or prohibited by law from holding or obtaining such a licence.

1. Limitations as to use.
Use only for Social Domestic & Pleasure purposes but excluding travelling to and from the users place of business.

The insurance does not cover use for racing, pacemaking, speed competitions, soliciting of orders, the carriage of commercial goods, tools or samples, commercial travelling, the carriage of passengers for hire or reward or any purpose in connection with the Motor trade.

We hereby certify that the insurance 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

For and on behalf of underwriters subscribing to
KGM Motor

Neil Manvell
Motor Underwriter

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of:

- a. any other member country of the European Union
- b. Czech Republic, Republic of Slovakia, Hungary, Iceland, Norway, Switzerland, Liechtenstein, Croatia and Slovenia.

Cette attestation d'assurance automobile remplace la carte d'assurance automobile internationale (carte verte) et est la preuve que l'assurance couvre également les exigences d'assurance automobile obligatoires

- a. de n'importe quel pays membre de la Communauté Européenne
- b. de la république Tchèque, de la République Slovaque, de la Hongrie, de l'Islande, de la Norvège, de la Suisse, de la Liechtenstein, de la Croatie et de la Slovénie.

Die ihnen ausgehandigte Kfz-Versicherungsbestätigung tritt an die Stelle des Internationalen Versicherungsscheins (der grünen Karte) und bildet den Nachweis dafür, dass sich der Versicherungsschutz ebenfalls auf die gesetzlich vorgeschriebenen Versicherungserfordernisse der folgenden Länder erstreckt

- a. sämtliche Mitgliedstaaten der Europäischen Gemeinschaft
- b. Die Tschechische Republik, Die Slowakische Republik, Ungarn, Island, Norwegen, Schweiz, Liechtenstein, Kroatien und Slowenien.

El Certificado de Seguro de Automotores que le fue presentado reemplaza a la Tarjeta internacional de Seguro de Automotores (la "Tarjeta Verde") y demuestra que el seguro se extiende para incluir los requisitos obligatorios de seguro de automotores de

- a. cualquier país miembro de la Comunidad Económica Europea
- b. República Checa, República de Eslovaquia, Hungría, Islandia, Noruega, Suiza, Liechtenstein, Croacia y Eslovenia.



Please refer to Page 1 of your Schedule to determine which endorsements are applicable to policy

Schedule No. **H179158650**

Period from **07/11/2024 19:48:00** to **06/11/2025 23:59:00**

The Insured **Mr Aaron Strickland**

Address **9 Elmwood Close
LINCOLN
Lincs
GB
LN6 0LZ**

Carrying on or engaged in the business or profession of:-

Software Consultant/Local Government Authority

and no other for the purpose of this insurance

Cover **Comprehensive**

Driving Restrictions **Insured And Spouse**

Vehicle Registration Number **V999 AGS**

The Risk Insured **JAGUAR XF**

Vehicle Value **£6500**

ENDORSEMENTS attaching to and forming part of this insurance

Endorsement Code	Person(s) or class of person(s) and/or description
RAL	RAL - Rallies, Shows and Events
IM1	IM1 - Immobiliser – V.S.I.B Thatcham Category 1
M20	M20 - Limited Mileage 2000 miles limit
WXS	Windscreen/Glass Excess
IPS	IPS - Insured and Spouse
PCG	Garaging
XDO	XDO - Excluding Driving other Cars
UW2	UW2 - Excluding Commuting
CAM	Dash Camera

EXCESS APPLYING (refer to sections 2, 3 & 4)

Amount (£)	Applicable to
250	Accidental Damage - Voluntary
200	Accidental Damage Fire And Theft - Compulsory
125	Windscreen Replacement Excess

Date of Issue	08/11/2024	PREMIUM	£ 311.40
Reason for issue	New Business	IPT AMOUNT	£ 37.37
Broker/Agent	www Adrian Flux	TOTAL PREMIUM (INC FEE)	£ 353.77
		FEE APPLIED	£ 5.00

TRUE.

KGM MOTOR

SCHEDULE continued...

AGR – Agreed Value

The value of the insured vehicle stated in the schedule associated with this document has been agreed by the Underwriters. Should we declare the vehicle as a 'total loss' following an incident covered by your policy, we will pay you this amount less any policy excess which is applicable subject to the terms, conditions and exclusions contained in your policy document.

If, during the life of your policy, you believe the value of your vehicle has changed to that stated on your policy schedule (e.g. following market changes, restoration work or modifications) then you must advise us as soon as possible in order to ensure your vehicle is adequately insured (evidence may be required).

CAM – Dash Cam

Any compulsory excess applicable to your policy (excluding voluntary excesses) will be waived, whether you are at fault or not, if Dash Camera footage (or any other form of visual recording) covering the period of, and immediately prior to, any accident can be provided within 48 hours of the incident occurring.

CEQ – Camping Equipment

Section 5 - Personal Belongings: it is agreed that cover under this section of the policy is extended to insure camping equipment only, whilst inside the insured vehicle or attached to it. Cover in respect of camping equipment is limited to £3,500 for any one claim subject to a single item limit of £200. Additional cover is also provided for awnings or gas bottles up to a limit of £1,000.

CLA – Clamping Endorsement

You will not be required to pay the policy excess, shown on your schedule, for any claim in respect of theft or attempted theft of your vehicle provided at the time of the incident your vehicle is secured by a wheel clamping device. In the event of any claim, proof of your clamping device may be required in the form of either a purchase receipt or photograph.

COM – Competition Vehicles

The following amendments to this insurance apply in respect of the vehicle(s) insured:

Section 2 – Loss of or Damage to Your Vehicle

- The cost of repair or replacement of any non-standard parts fitted to your vehicle that are not appropriate to the disclosed form of motorsport are not covered.
- Damage to or loss of your vehicle is not covered if it is not securely locked and the keys removed when it is left unoccupied. If the vehicle is not fitted with an ignition lock, an alternative method of securing the vehicle against theft must be used.
- Damage to your vehicle arising out of the use of cooking or heating equipment is not covered.

General Exclusions

- No cover is operative while your vehicle is being used in any race, rally, competition, trial or similar motoring event unless specifically detailed on your schedule and certificate (this does not apply whilst the insured vehicle is being driven on public roads on route to or from sections of competition events).
- No cover is operative while your vehicle is being used in any race, rally, test circuit or on any off-road course or ground (this does not apply whilst the insured vehicle is being driven on public roads on route to or from sections of competition events).

DRO - Off-Road Driving Tuition

It is hereby understood and agreed that points vi. and vii. within the sub-section "Use and Drivers" in the General Exclusions section of our Private Car Policy Document will not apply provided always that the driver is over 14 years of age and is accompanied by a DSA-ADI (Driving Standards Agency-Approved Driving Instructor) or PDI (Potential Driving Instructor) or Driving Examiner, that the DSAADI is over 21 years of age and your vehicle is being used for the purpose of driving tuition or a driving test.

DRS – Driving School

Drivers We will not provide any cover whilst your vehicle is in the charge of anyone under 25 years of age unless that person is under tuition or examination, or is a driver that has been declared to and agreed by KGM Underwriters. **Liability to Others** It is agreed that Section 1 – Liability to Others, is extended to apply to any pupil under tuition whilst driving the insured vehicle, or is in the charge of for that purpose, who is insured as the result of any negligence by the insured or their employees. **Young and Inexperienced Driver Excess** It is agreed that the Young and Inexperienced Driver Excesses described in Section 2 – Loss of or Damage to Your Vehicle do not apply to drivers under tuition or examination. **Dual Control** It is a warranty of this policy that the insured vehicle is fitted with an approved form of dual controls.

DRV - Driveway

This insurance excludes Section 2 – Loss of or Damage to Your Vehicle when it is parked at your declared place of residence, unless your vehicle is parked on your own private property, which is directly attached/connected to your main dwelling. This restriction does not apply when you are in the course of a journey or are staying overnight in attendance with the vehicle away from your home address.

GRE – Extended Foreign Use

It is agreed that Section 9 - Foreign Use in the policy document is amended as follows:

Under the sub-heading 'Extended cover', the maximum number of days permitted is amended from 30 to 90.

HR1 – M.S.A. Licence (1)

This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK national A permit.

HR2 – M.S.A. Licence (2)

This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK International permit.

HR3 – M.S.A. Licence (3)

TRUE.

This insurance is extended for Road Traffic Act cover or the minimum required by law in any EU country (as specified in the current policy document) in respect of road sections of rallies/trials up to and including international rallies whose permit has been issued by the National Sporting Authority in any of these countries.

IOD – Insured Only Driving

No liability shall attach under this insurance if any vehicle is driven by or is in the charge for that purpose of any person other than the Insured.

IPS – Insured and Spouse

No liability shall attach under this insurance if any vehicle is driven by or is in the charge for that purpose of any person other than the Insured or Spouse.

M10-M95 – Limited Mileage:

M10 – Limited Mileage 1000 miles
M12 – Limited Mileage 12000 miles
M15 – Limited Mileage 1500 miles
M20 – Limited Mileage 2000 miles
M25 – Limited Mileage 2500 miles
M30 – Limited Mileage 3000 miles
M35 – Limited Mileage 3500 miles
M40 – Limited Mileage 4000 miles
M45 – Limited Mileage 4500 miles
M50 – Limited Mileage 5000 miles
M55 – Limited Mileage 5500 miles
M65 – Limited Mileage 6500 miles
M75 – Limited Mileage 7500 miles
M80 – Limited Mileage 8000 miles
M85 – Limited Mileage 8500 miles
M95 – Limited Mileage 9500 miles

It is a condition of this insurance that the maximum mileage of the insured vehicle shall not exceed the amount stated in the endorsement (from those listed above) which applies to your policy in any one year of insurance. Immediately the limit is exceeded the cover provided shall be restricted solely to that required by the Road Traffic Act.

MEM – Club Member

The policyholder must be a current member of a recognised car/caravan club relevant to the type, make, model or use of the vehicle insured on this policy. Proof of membership may be required. We reserve the right to apply additional terms and/or an additional premium if you fail to provide valid evidence of membership if requested.

MH1 - Personal Accident

It is agreed that the maximum amount we will pay under Section 8 - Personal Accident of the policy document is increased to £5,000 for all claims in any one period of insurance.

MH2 - Onward Travel

If your motorhome becomes uninhabitable following an accident or other event covered under Section 2 - Loss or Damage to Your Vehicle whilst away from your home address, we will contribute up to £300 towards expenses directly related to accommodation and transport, for both the driver and passengers, if you are not able to continue your journey in your vehicle.

MH3 - New For Old Replacement Vehicle

We will, at your request, replace your vehicle with another of the same make, model and specification following an incident covered by Section 2 provided that all of the following applies:

- i. You are the first registered owner of your vehicle from new;
- ii. Your vehicle is no more than 12 months old from the date of first registration;
- iii. Your vehicle has not covered more than 10,000 miles from the date of first registration;
- iv. The repair costs exceed 60% of the market value of your vehicle;
- v. We are able to replace your vehicle in the UK;
- vi. We have permission from any person that has a financial interest in the vehicle;
- vii. Your vehicle is not subject to a lease or contract hire agreement or any other similar arrangement.

MH4 - Foreign Travel

It is agreed that Section 9 - Foreign Use in the policy document is amended as follows:

Under the sub-heading "Extended cover", the maximum number of days permitted is amended from 30 to 180.

MH5 - No Claims Bonus**If a claim has not been made**

If a claim has not been made against this policy by the expiry date of the current period of insurance, we will increase your no claims bonus entitlement by one year at renewal for the next period of insurance.

The maximum no claim bonus (NCB) entitlement under this policy is four years.

If a claim has been made

If a claim has been made against this policy during the current period of insurance, we will reduce your no claim bonus entitlement by two years (for each claim) from the level of bonus attributed at the start of the current period of insurance.

NMD – Named Drivers

No liability shall attach under this insurance if any vehicle is driven by or is in charge for that purpose of any person other than those shown in Section 6 (Persons or classes of persons entitled to drive) of the Certificate of Motor Insurance.

OFF – 4x4 Off-Road

It is agreed that cover is operative under the policy whilst the insured vehicle is used for club arranged off-road open days or club arranged green lane events.

PB/PBT – Protected No Claim Bonus

The No Claim Bonus will be retained subject to no more than two claims which would have prejudiced the bonus which have been made within four consecutive years of insurance.

TRUE.

PCG – Garaging

This insurance excludes Section 2 - Loss of or Damage to Your Vehicle unless your vehicle is kept in a securely locked garage (as defined in the Policy Document) between the hours of 10:00 PM and 6:00 AM. This restriction does not apply when you are in the course of a journey or are staying overnight in attendance with the vehicle away from your home address and/or declared garaging address.

PLS – TPFTplus

It is agreed that Section 4 - Glass Cover, Section 5 - Personal Belongings and Section 6 - Replacement Locks in the policy document are operative under this insurance.

RAL – Rallies and Events

Participation in rallies, shows and events is included under this insurance provided there is no involvement in racing, pace making, speed testing or time trials nor if the vehicle is used for hire or reward.

TEC – Telematics Device

No cover applies after the first 72 hours from inception of the policy, except as required by the Road Traffic Act, if the telematics device supplied at the inception of your policy (or a replacement supplied by us) is not correctly fitted, working, and kept charged whilst the vehicle is in use or parked.

TET - Definition of Territorial limits

i) Territorial limits as referred to in the Definitions section, and Section 8 – Travelling abroad, of your policy booklet is redefined as follows:

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

ii) If requested by you, we will provide a 30 day insurance certificate extended to provide cover within any other country that is a member of the European Union and any other country stated on the back of your certificate of motor insurance for free, as long as the telematics device supplied at the inception of your policy (or a replacement supplied by us) is correctly fitted, working, and kept charged whilst the vehicle is in use or parked.

TEX – Cancellation Rules

If any refund to you applies on cancellation of the policy, it will be calculated pro-rata based on the remaining time left on the policy, OR remaining mileage left on the policy, whichever is the lowest amount, less a £25 administration fee.

TRA – Vehicle Tracking and Recovery System Endorsement

It is warranted that the vehicle(s) shown in the schedule covered under this contract is/are fitted with an approved tracking system incorporating a 24 hour monitoring system. In the event that none of these systems is/are fitted and activated then all theft cover is excluded in respect of any such vehicle(s).

UW2 – Excluding Commuting

Please note that use of the insured vehicle to drive to and/or from a place of work is not covered under this policy.

WGB – Windscreen / Glass Cover Limit

Under the sub-heading "What we will pay" within Section 3 – Glass Cover of the KGM Private Car policy booklet, the first point is replaced with the following:

Cover is limited to a maximum of £500 including VAT for any one claim (before taking into account any compulsory excess you must pay) if our approved glass repairer is used. A total limit of £500 applies for all claims made in any one period of insurance.

WXS – Windscreen / Glass Excess

Under the "Windscreen" or "Glass Cover" section of the policy document, the compulsory excess amount you must pay towards a claim is £90 (or £125 if policy inception/renewed on or after 01.01.2023) if the windscreen or window glass is replaced by Glassline, our approved supplier (or any other supplier we authorise prior to fitment), or £150 if replaced elsewhere. The excess amounts shown in this endorsement replace those amounts currently stated under this section of the policy document.

XDO – Driving Other Cars

The driving of other cars is not permitted under this insurance.

XPS – Excluding Personal Belongings

It is agreed that Section 5 - Personal Belongings in the policy document is inoperative and does not apply to this insurance.

XWS – Excluding Glass Cover

It is agreed that Section 4 - Glass Cover in the policy document is inoperative and does not apply to this insurance.



Statement of Private Motor Insurance

IMPORTANT – PLEASE READ CAREFULLY

This Statement of Fact forms part of your contract of insurance and should be kept with your insurance documents for the duration of your insurance contract. The information contained within this Statement of Fact is a record of the statements made and the information given by you orally or in writing on 07/11/2024 in completing your application for insurance cover and will be held on our records. Such information is the basis upon which we have agreed to provide insurance cover.

You must answer all questions honestly and to the best of your knowledge and belief. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid. If a third party (such as an insurance broker) has completed this document on your behalf then you are responsible for checking that all questions have been answered correctly. It is therefore very important that you read the information contained in this Statement of Fact carefully to ensure that all details are correct.

You do not need to return this document unless there is any missing, incomplete or incorrect information, in which case you need to advise your broker immediately. If any changes are made, your broker will issue a revised Statement of Fact document to you and advise you if there are any changes to your insurance premium or to the terms and conditions of your insurance policy.

It is an offence under the Road Traffic Act to make any false statements or to withhold information for the purpose of obtaining a Certificate of Motor Insurance. KGM Motor reserves the right to decline any proposal.

Your Details

Please initial any alterations

Your Details				Please initial any alterations	
Full Name	Mr Aaron Strickland	Marital Status	Married	Contact Numbers	
Full Address	9 Elmwood Close LINCOLN Lincs GB LN6 0LZ	Gender	Male	Mobile	07447000599
		E-Mail Address	Aaron.strickland@icloud.com	Mobile	07447000599
		Residential Status	Owned By Proposer - Home Owner		
Have you had a County Court Judgement registered against you in the past six years and/or defaulted on any credit agreement?				No	

Cover

Cover to commence at	19:48:00 on 07/11/2024 For a period of 12 months.				
Type of cover	Comprehensive	Voluntary excess	£1000		
Driving restriction	Insured And Spouse	No Claims Bonus Protection required (if available)		No	

Vehicle Details

Make and Precise Model	JAGUAR XFR (507)			Cubic Capacity	5000	Body Type	Saloon
Registration number	V999 AGS	Year of first registration	2009	Is the vehicle Q Plated?		No	
Purchase price	£6500	Estimated annual mileage	2000	Has the vehicle been imported?		No	
Purchase date	01/07/2023	Current mileage		Vehicle owned by		Proposer/Policyholder	
Estimated Value	£6500	ABI code	24017301	Registered keeper		Proposer/Policyholder	

Are there any security devices fitted and in operation on this vehicle? If 'Yes' provide details below

Yes

Has your vehicle been modified, altered or adapted in any way from the manufacturer's standard specification, including any manufacturer or dealer fitted options, whether or not performance is altered, or do you intend to alter it later? If 'Yes' provide details below

No

Details of any security or tracking devices fitted to the vehicle			Details of any modifications to the vehicle	
Security Device	Installer	Cert Seen Ind	Modification Type	Modification Value (£)
Unspecified Cat 1	Vehicle Manufacturer	No		

NB Failure to disclose any modification could result in the policy being declared invalid. If in doubt you should disclose it. E.g. engine or body modifications, special or non-standard equipment, non-standard or alloy wheels, cosmetic changes, sound systems.

State the address at which the vehicle is normally kept	9 Elmwood Close Lincoln, LN6 0LZ	Where is the vehicle normally kept at night	Garage
---	--	---	--------

Give details below of all persons who will drive the vehicle, including yourself (Drivers under 25 years of age must be disclosed)

Full Name	Mr Aaron Strickland	Mrs Vanessa Stratfold			
Marital Status & Gender	Married Male	Married Female			
Date of Birth & Age	16/01/1987 age: 37	01/02/1987 age: 37	age:	age:	age: :
Type of driving licence held (years)	Full UK Car Licence	Full UK Car Licence			
Period driving licence held	6	7			
Date driving test passed	07/11/2018	07/11/2017			
State when last driven regularly in the UK					
Occupation (1 st occupation)	Software Consultant	Education Officer			
Nature of employers' business (1 st occupation)	Local Government Authority	Local Government			
Employment Status (1 st occupation)	Employed	Employed			
Occupation (2 nd occupation if applicable)					
Employers' business (2 nd occupation if applicable)					
Employment Status (2 nd occupation if applicable)					
Relationship of this driver to the Proposer	Proposer	Spouse			
Are you the Main User of this vehicle?	Yes	No			
Nature of this driver's use of this vehicle?	Social, Domestic And Pleasure	Social, Domestic And Pleasure			
Does this driver own another vehicle?	Yes	Yes			
Does this driver have use of another vehicle?	Yes	Yes			
Have you ever been convicted of any non-motoring offence, including offences relating to theft, fraud or dishonesty? *	No	No			
Have you any prosecution or police enquiry pending? *	No	No			
Have you ever been disqualified from driving? *	No	No			
Have you ever been declined or refused any type of insurance or had any special term imposed? *	No	No			
Have you ever had previous terms applied? *	No	No			
Restrictions to licence	No Restrictions	No Restrictions			

* If answered 'Yes' please give full details in additional information

THE ONUS IS ON YOU TO ENSURE THAT YOU AND ALL NAMED DRIVERS HOLD A VALID DRIVING LICENCE(S) AND/OR CBT CERTIFICATE (IF APPLICABLE) FOR THE VEHICLE(S) YOU ARE PROPOSING TO INSURE. FAILURE TO HOLD A VALID LICENCE WILL MAKE THIS INSURANCE INVALID AND ALL COVER WILL STOP FROM THE START OF THE CONTRACT. WE RESERVE THE RIGHT TO REQUEST A COPY OF ANY DRIVER'S LICENCE AT ANY TIME.

Insurance History

Name of previous insurer		Policy number	2000
Number of years No Claims Bonus	0	Expiry date	07/11/2024
Was your previous No Claims Bonus protected?	No	Type of policy	Private Car Bonus

Driving History

Claims

Have you or any person who may drive been involved in any accident, claim or loss (including loss by fire, theft or malicious acts), irrespective of blame, during the past three years? **Yes** If 'Yes' please provide full details below.

Driver Name	Date	Claim Type	Claim Status	NCD Affected	At fault?	Costs (£)
Mrs Vanessa Stratfold	11/08/2023	Accident	Settled	Yes	Yes	0

*or would have had if not been for the operation of No Claims Discount Protection

Convictions

Have you or any person who may drive been convicted of any motoring offences, including fixed penalty offences, within the last five years? **Yes**

If 'Yes' please provide full details below.

Driver Name	Date	Motoring Offence Code	Alcohol Reading (if any)	Fine (£)	Penalty Points	Disqualification Period (Months)
Mr Aaron Strickland	06/07/2021	SP36	1	100	3	0

Medical

Does any driver suffer from a notifiable medical condition not notified to DVLA or any condition for which DVLA have restricted the licence? **No**

If 'Yes' please provide full details below.

Driver Name	Nature of Condition	Date of onset	Medication	DVLA Advised?

Qualifications

Has any driver passed a Motoring Qualification? **No** If 'Yes' please provide full details below.

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Driver Name	Qualification Description	Date Obtained

ADDITIONAL INFORMATION

Declaration

I declare that the answers given on this document are true to the best of my knowledge and belief. I agree to accept the policy subject to the terms, conditions and exceptions contained within. I also declare that if a third party (such as an insurance broker) has completed this form on my behalf that I have checked that all of the questions have been answered correctly.

I understand that you will pass information I have provided on this form to the Motor Insurance Database (MID), the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft register for the purposes described below and consent to the data transfer.

Complaints

If you have an enquiry about any aspect of your insurance policy then please refer to your Broker in the first instance. If you need to make a complaint then please contact: Complaints, KGM Motor Insurance, St James House, 27-43 Eastern Road, Romford RM1 3NH. Tel: 020 8530 7351; Fax: 020 8530 7037; e-mail: compliance.kgm@kgmus.co.uk.

We will attempt to resolve your complaint as soon as possible within 3 days, however if this is not possible we will get in touch and advise you of next steps. If we are unable to resolve your complaint or you are dissatisfied with our decision you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk. The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: 0800 023 4567 or 0300 123 9 123; e-mail: complaint.info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. This procedure is without prejudice to your rights to take legal proceedings.

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service.

Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. We pass information to the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd (IDS Ltd), the Motor Insurance Anti-Fraud and Theft Register operated by the Association of British Insurers, and the UK police. We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

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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.



Return Checklist

In order for your cover to continue and/or at the same premium your insurers require that **all** of the items below are returned with this checklist within the next **14 DAYS**.

Why we ask for documents

Over the years we have successfully negotiated large discounts for our customers and have only been able to do this because of the quality of the business we provide to our insurer partners. It is vital that we protect these discounts, enabling us to continue offering our customers fantastic prices on great products.

This additional paperwork does generate more work for you and for us, but ultimately our customers benefit from our stringent quality control of new policies. It allows us to accurately underwrite a policy and provide correct cover and pricing, particularly should new information come to light which we were previously unaware of.

A few minutes of your time sending us the documents requested will allow us to continue offering some of the most competitive rates found anywhere in the UK insurance market.

IMPORTANT

Failure to return these could lead to an increased premium or the policy being cancelled

Ways to return your documents



Online

The quickest way is to log onto your Personal Insurance Account and complete or submit your required documents directly online.
<https://sterling.myinsurancefile.co.uk>



Email

You can also send your documents to
forms@sterlingcar.co.uk
Emails can take up to 3 working days to process

Items to return – DEADLINE: 21/11/2024

YOUR ANNUAL MILEAGE

As your policy has a limited mileage, please enter your current mileage reading via your online account or alternatively complete and email us the enclosed Limited Mileage/Agreement Declaration.

OVERNIGHT PARKING

Please confirm that your vehicle will be garaged overnight via your online account or alternatively complete and email us the enclosed Vehicle Garaging Declaration.

DVLA LICENCE CHECK CODE

For each driver named on the policy we need their drivers licence check code from the DVLA. More information on how to obtain these are on your online account or read the enclosed information. Once you have all the codes please enter these on your online account, alternatively add them to the enclosed form and email this to us.

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LIMITED MILEAGE AGREEMENT/DECLARATION

Your insurance policy has been based on an annual mileage limit of 2000 miles.

Please confirm the mileage reading (taken from your odometer/speedometer) of your vehicle **V999 AGS** on the start date of the policy **07/11/2024** below.

miles/kilometres (delete as appropriate),
(1 mile = 1.609 kilometres)

I declare that the mileage of my vehicle as stated above is accurate and that I will not exceed my mileage limitation of 2000 miles before the expiry date of my policy on **06/11/2025**.

I understand that should I wish to exceed this stated mileage, I will inform my brokers in advance of doing so and agree to pay the additional premium required by the insurance underwriters.

I also understand that failure to comply with this requirement may prejudice any cover granted (please refer to policy for full wording and terms).

Normal suspension benefits are not applicable to limited mileage policies.

Please note that you will be required to provide the mileage of all vehicles insured on your policy during the policy term. Failure to provide a mileage reading may result in an amendment to the terms of your policy.

Proposers Signature	X	Date	08/11/2024
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VEHICLE GARAGING DECLARATION

You have declared to us that your vehicle is garaged at your home address or the declared garaging address. If your vehicle is the subject of a theft or attempted theft at your home address or the declared garaging address and the vehicle is not garaged at the time then your insurer will not pay the theft claim.

Policyholders Name: Mr Aaron Strickland

Vehicle: JAGUAR XF R (507)

Registration Number: V999 AGS

Declaration:

I hereby declare that I have access to a garage at either my home address or another address already declared to you.

I hereby declare that my vehicle is garaged at my home or declared garaged address at all times when not in use at either of these locations.

I understand that failure to comply with the above will invalidate the theft cover on my policy.

I understand that misrepresentations of the above garaging details for the purpose of obtaining a quote or premium discount could invalidate my insurance which would result in any claim not being paid.

I also undertake to advise "Sterling Insurance Services" if I no longer own or use this garage.

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Proposers Signature	X	Date	08/11/2024
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Confirmation of Licence Details

You can only share your information with us if your licence was issued in England, Wales or Scotland. Otherwise you will need to upload/send us a copy of the photo card along with any paper counterpart (where relevant)

There are 2 options to share driving licence information with us.

Important: If a driver has had a Driving Ban please use Option 2 for them.

Option 1 – Our Preferred Option - Download Licence Summary

This option speeds up the process avoiding complications and delays.

Go to <https://www.gov.uk/view-driving-licence> click on '**Start Now**' entering your driving licence number, National Insurance Number and the postcode on your licence, then click '**View Now**'.

You will be presented with 4 tabs. Click on '**Get your check code**' on this page click on '**Get Code**' or '**Get Another Code**'. Select the option '**Print or save a driving summary**' saving or printing the summary.

Note – this is required for each driver named on the policy, upload the licence summary to your online insurance file or send one email with all drivers licence summaries.

Option 2 – Provide Check Codes

Go to <https://www.gov.uk/view-driving-licence> click on '**Start Now**' entering your driving licence number, National Insurance Number and the postcode on your licence, then click '**View Now**'.

You will be presented with 4 tabs. Click on '**Get your check code**' on this page click on '**Get Code**' or '**Get Another Code**'. You will be presented with a Check code. Please enter the code in the boxes below

Important:

- The code is case sensitive and needs to be exactly as presented to you online
- The code can only be viewed once – please allow to view to avoid a further request

Example:

Policy Holder Name	Mr Joe Bloggs															
DVLA Check Code	A	a	1	B	b	2	C	c								
Driver Number	B	L	O	G	G	1	2	3	4	5	6	A	B	1	C	D

Policy Holder Name	Mr Aaron Strickland															
DVLA Check Code																
Driver Number																

Policy Holder Name	Mrs Vanessa Stratfold															
DVLA Check Code																
Driver Number																

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