

Miss Margareta Sandor
29 Empire Reach, High Street
Chatham
ME4 4EN

Our Reference: MTA/MCA07
Insurer Reference: 7630050556
Policy Number: CE61388B
Date: 23/07/2018

Customer Helpline

0344 412 2171

Dear Miss Sandor,

Further to your request, please find enclosed your duplicate insurance certificate, policy schedule and Statement of Fact.

It is important that you read, understand and comply with the policy enclosed, and the endorsements applicable to this policy (endorsements are shown on the reverse of your schedule, together with important information regarding the renewal of your bike policy and any optional extras you have purchased).

Your insurance is based upon the information you provided, this can be found on the enclosed Statement of Fact form which forms the basis of your contract with your Insurer. It is important that you check the information you have provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void. If any of your details are missing or incorrect, or if anything else changes, please contact us immediately on 0344 412 2171 (lines are open 8am - 9pm weekdays, 9am - 5pm Saturdays, 10am - 4pm Sundays).

Yours sincerely

Customer Services Manager
Bennetts



Insurance Certificate

Important:

A new certificate must be obtained before:

(a) Any change of vehicle (b) Any change in Use or Driving

Advice to Third Parties:

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

CERTIFICATE OF MOTOR INSURANCE

Certificate No.: CE61388B

Insurer Ref.: 7630050556

1. Registration mark of vehicle: GL66NNM

2. Policy Holder: Margareta Sandor

3. Effective Date of the commencement of insurance for the purpose of the relevant law:

14.03 hours on the 18th July 2018

4. Date of Expiry: 12.00 hours on the 14th December 2018

5. Persons or classes of persons entitled to drive:

As defined below provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

The Policyholder

6. Limitations as to use:

- Use for social, domestic and pleasure purposes including commuting.

Exclusions:

- Despatch, courier and messenger services, or food delivery. Racing, pacemaking or being in any contest or speed trail (road safety rallies and treasure hunts will be covered).
- Riding on any race track or circuit or de-restricted toll roads or the Nurburgring Nordschliefe.
- Trails (apart from where your motorcycle is travelling on a road which the public has access to).
- Hiring – letting out your motorcycle for a sum of money.

I hereby certify that the Policy 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 Jersey, the island of Guernsey, the island of Alderney

For and on behalf of
Highway Insurance Company Limited,
(Authorised Insurer)

Michael Crane

For full details of the insurance cover reference should be made to the policy.

Driving Outside The United Kingdom

The wording below contains a multi-lingual explanation of how your Certificate of Motor Insurance applies abroad. This wording should be presented to the relevant authorities, together with your Certificate of Insurance, if requested. Please ensure that you take your Certificate of Motor Insurance with you.

This Certificate of Motor Insurance also applies throughout the countries of the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland. This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.

Ce Certificat de l'assurance automobile est également valable dans tous les pays de la Communauté Européenne, Andorre, l'Islande, le Liechtenstein, la Norvège, la Serbie et la Suisse. Cette attestation remplace la carte d'assurance automobile internationale ("la carte verte") et elle offre au moins la couverture minimum exigée par la loi de chacun de ces pays.

Die vorliegende Versicherungszertifikat gilt in allen Ländern der Europäischen Union, sowie in Andorra, Island, Liechtenstein, Norwegen, Serbien und der Schweiz. Dies ersetzt die Internationale Versicherungskarte (die Grüne Karte) und bietet auf jeden Fall die für die jeweiligen Länder gesetzlich geforderte Mindestdeckung.

La presente Assicurazione Automobilistica è valida per tutti i paesi della Comunità Europea e nei paesi seguito elencati: Andorra, Islanda, Liechtenstein, Norvegia, Serbia e Svizzera. Questo certificato sostituisce la carta di assicurazione automobilistica internazionale (la carta verde) e provvede la copertura minima richiesta dalle leggi in ognuno di questi paesi.

Este seguro de automóvil es válido para todos los países de la UE y en los países: Andorra, Islandia, Liechtenstein, Noruega, Serbia y Suiza. Este certificado sustituye a la tarjeta de seguro de automóvil internacional (tarjeta verde) y proporciona la cobertura mínima requerida por las leyes de cada país

Automatic Renewal

This section only applies if you pay by direct debit, credit card or visa delta card. To ensure you stay covered and to save you time, your policy including any optional products taken will automatically renew unless you contact us after you receive your renewal offer. To opt out of the automatic renewal process call Customer Services on 0344 412 2171

Where you have set up a Continuous Payment Authority, we will use this, where possible, to take any future payments which become due (such as at renewal or where amendments are made to the policy) to help ensure that your insurance cover continues uninterrupted. We will notify you prior to any payments being deducted and you can cancel the Continuous Payment Authority at any time by contacting us.



Policy Schedule & Endorsements

SCHEDULE FORMING PART OF THIS INSURANCE

Reason for Issue:	Reprint	Date Issued:	23 rd July 2018
Name:	Margareta Sandor	Address:	29 Empire Reach, High Street Chatham ME4 4EN
Policy Number:	CE61388B	Insurer ref.:	7630050556
Operative from:	14 th December 2017	0.01 hours	<i>Cover is only valid if your premium payments are up to date</i>
Expiry date:	14 th December 2018	12.00 hours	
Occupation:	Graphic Designer		
Make: SINNIS	Model: RETROSTAR	c.c. 124	
Value: £1700	Year: 2016	Reg No: GL66NNM	

Authorised Driver(s) and Limitations as to Use:

As specified in the current Certificate of Motor Insurance under this policy but subject to any restrictions imposed by this policy.

Cover:

Third Party Fire And Theft

Adjustment = £0.00

Additional Cover Options:

Legal Expenses Cover

£0.00

TOTAL = £0.00

(including an Insurance Premium Tax where applicable)

Excess Details:	<i>Voluntary</i>	£500
	<i>Compulsory</i>	£450
	Total Excesses	£950.00

Your bank account details will be kept on our records so we can automatically process any changes you make and renew your policy. If you do not wish this account to be used for future payments call Customer Services on 0344 412 2171.

Endorsements applicable:

For full details of any policy endorsements, please see overleaf.

Highway Insurance Company Limited, LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Compulsory Excess: Fire and Theft**£450**

This is the first amount of each claim which you must pay under section 1 of your policy wording (Loss of or damage to your motorcycle).

Voluntary Excess: Fire and Theft**£500**

This is the amount of each claim which you must pay in addition to any compulsory excess for fire or theft claim; as chosen by you and agreed on your statement of fact.

Total loss (write-off)

If your motorcycle is considered to be a write-off (if the cost of repairs is greater than the market value) we will offer you an amount as compensation. This insurance may end when you accept that offer and the motorcycle will become our property. We may decide to let the insurance continue on a replacement motorcycle.

STATEMENT OF FACT

ANY QUESTIONS
PLEASE CALL ON

0344 412 2171

1. POLICYHOLDER

Miss Margareta Sandor
29 Empire Reach, High Street
Chatham
ME4 4EN

Policy No.: CE61388B
Insurer Ref.: 7630050556
No. of Years NCD: 1 Unprotected
Marital Status: Single

Tel:

2. INSURANCE DETAILS

This statement forms the basis of the Contract of Insurance, and is part of:

Policy Number : CE61388B
Date of Statement: 23/07/2018

Reason for issue of statement: Adjustment

Period of cover From: 18th July 2018 14.03 hours
To: 14th December 2018 12.00 hours

Type of cover: Third Party Fire And Theft

Amount of Voluntary Excess: £500

Amount of Compulsory Excess (Fire and Theft) : £450

The motorcycle will be used for the purpose of: Social, Domestic and Pleasure including commuting to a permanent place of work

3. VEHICLE DETAILS

Bike	1	2	3	4
Make	SINNIS			
Model	RETROSTAR			
c.c.	124			
Year of make	2016			
Registration	GL66NNM			
Value (including accessories)	1700			
Date of purchase	Dec 01/16			
Expected annual mileage	7999			
Bike kept overnight	Kept on the road			
Address if elsewhere				
Do you own the bike	Yes			
Registered in your name	Yes			
Used for towing a trailer	No			
Fitted with Sidecar?	No			
Import not sold in the UK	No			
Any modifications other than those accepted as standard see page 8 of Policy Documents Booklet	None			
Security / tracking devices	None			

4. DETAILS OF PERSONS WHO WILL RIDE THE MOTORCYCLE

Details for All Riders

Who is to Drive: Insured Only

Rider	1	2	3	4
Name	Margareta Sandor			
Sex	Female			
Date of birth	20/01/1975			
Age	42			
Occupation Full Time	Advertising Graphic Designer			
Part Time				
Type of Licence held for this bike	Provisional			
Completed CBT ? (if applicable)	Yes			
Years resident in UK	3+			
Relationship to proposer				

Who is the main Rider? Margareta Sandor

Number of years riding experience in the last five years: 0

Will you ever be carrying a pillion passenger: No

Member of the owners club for your motorcycle: No

Hold any advanced riding qualifications: No

Do you or anyone who may ride the bike have any criminal convictions or have you been charged with a criminal offence but not yet tried: No

Insurance refused, declined, cancelled, had special conditions imposed or made null and void in the last 5 years: No

Reported illness/disability declarable to the DVLA: N/A

No claims discount declared: 1

Convictions and Accidents.

Name	Conviction Date	Code	Fine	Points	Accident Date	Description	Cost	Recovery
Margareta Sandor					16/08/2016	COLLISION WITH THIRD PARTY (NON FAULT)	£0	Yes
Margareta Sandor					01/04/2016	COLLISION WITH THIRD PARTY (NON FAULT)	£0	Yes

5. COST OF INSURANCE

For premium details please see the attached Policy Schedule

It is important that the information you provide throughout the quote and duration of your policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void.