


## SCHEDULE

 <p><b>octagon</b> The Driver's Choice (Policy administered by One Quote Direct Insurance Services Ltd)</p>		Intermediary Code		001	
		Operator		OWM	
		Client Reference		LAAA14PC01	
Replacing any previous issue and forming part of:-					
Policy Number		OTFC/0277677/02		Period of Insurance	
Product		Octagon Full Cycle EDI		From 22/02/2013 00:01	
The Policyholder		Mr Abdulmatheen Labeeb		To 21/02/2014 23:59	
Address		36 Glazier Drive Neath Hill Milton Keynes		Sections included (see Policy)	
				A, B, C, D, E, F, G, H, I & J	
				Occupation (last disclosed)	
				Computer Engineer	
				Part Time Occ. (last disclosed)	
				Not Applicable	
				Cover	
				Comprehensive	
Postcode		MK14 6HQ		Premium	
				£427.97 including £24.22 IPT	
Vehicle Insured (Make and Model)		Cubic Capacity	Year of Make	Registration Details	No Claims Bonus
NISSAN NOTE ACENTA		1598	2007	WN57 UUS	4 years
<p><b>WHO IS INSURED AND LIMITATIONS ON USE OF THE VEHICLE</b>  This insurance covers only the vehicle, drivers and use as defined in the Road Traffic Act Certificate of Motor Insurance issued hereunder. When use for business or professional purposes is permitted it is noted and agreed that if the Insured Vehicle is being used for such purposes for which a mileage and or passenger allowance is being paid by the employers such use shall not be deemed to constitute use for hiring or for the carriage of passengers for hire or reward.  <b>CHANGES TO THE POLICY COVER</b>  All changes made to the Policy cover must be notified to us. A new Schedule will be issued.</p>					
<p><b>ENDORSEMENTS APPLICABLE</b> (please refer to the Policy document for full details of cover)</p>					
<p>Special Conditions, Restrictions and/or Excesses (The excesses shown are in addition to any standard policy excess or any voluntary excess)</p>					
<p><b>Excesses Applicable</b>  Voluntary Excess £250  Compulsory Accidental Damage Fire &amp; Theft Excess £100  Windscreen Excess £75</p>					
<p>Warning: This Schedule is not valid if altered in any way.</p>					
Reason for issue		New Business		Date of issue	
				11/02/2013	

Octagon Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission, and regulated by the FSA for the conduct of UK non-investment insurance business. The Financial Services Compensation Scheme covers this policy. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk). Octagon Insurance Company Limited is a member of the Association of British Insurers, the Financial Ombudsman Scheme and the Motor Insurers' Bureau. This insurance is administered in the UK on behalf of Octagon Insurance Company Limited by One Quote Direct Insurance Services Ltd. One Quote Direct Insurance Services Ltd is an Approved Representative of Europa Group Ltd, which is authorised and regulated by the FSA (FSA No. 309794 ). One Quote Direct Insurance Services Limited and Europa Group Ltd are both registered in England and Wales (Reg. Nos. 05479983 and 03279177). Registered Offices: Europa House, Midland Way, Thornbury, Bristol, BS35 2JX. Octagon Insurance Company Limited and One Quote Direct Insurance Services Limited are both members of the Brentstar Holdings Limited Group.

Policy Booklet Reference No:



The Driver's Choice

(Policy administered by One Quote Direct Insurance Services Ltd)

Intermediary Number	001
Client Reference	LAAA14PC01
Operator	OWM
System Date	11/02/2013

## CERTIFICATE OF MOTOR INSURANCE

Policy Number OTFC/0277677/02

W75

1. Registration Mark of Vehicle WN57 UUS  
(or any motor car supplied to the Policyholder under an agreement between Octagon Insurance and an approved repairer or hire company as a direct result of damage insured by this policy)
2. The Policyholder Mr Abdulmatheen Labeeb
3. Effective Date of commencement of insurance 22/02/2013 00:01
4. Date of expiry of insurance 21/02/2014 23:59
5. Persons or classes of persons entitled to drive:  
The Policyholder  
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 may also drive a Motor Car not belonging to him/her and not hired to him/her under a hire purchase agreement

### 6. Limitations as to Use:

Use for social, domestic and pleasure purposes including commuting.

#### EXCLUSIONS

Use for any business purpose, any purpose in connection with the motor trade or for hiring, racing, competitions, rallies, track days or trials. Use to secure the release of a motor car, other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority.

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 Guernsey, the Island of Jersey and the Island of Alderney.

Signed

Kevin Rye  
Operations Director  
Octagon Insurance Company Limited  
Authorised Insurers

**ADVICE TO THE THIRD PARTIES:** Nothing contained in this Certificate affects your right as a Third Party to make a claim. This Certificate is not a statement of cover given by this Policy. For full details of the insurance cover, reference should be made to the Policy.

Octagon Insurance Company Limited is registered in Gibraltar, Company No 102260.

Registered Office Suite 945 Europort, Gibraltar.

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**WARNING: This Certificate is not valid if altered in anyway.**

### European Cover

This Certificate and the insurance policy to which it relates are in respect of incidents occurring in member Countries of the European Union. Cover also applies in other Countries which have satisfied the requirements of the EC Directive on Motor Insurance namely; Norway, Switzerland, Iceland, Liechtenstein, Gibraltar, Andorra and San Marino.

This Statement is repeated in the following languages: French, German, Italian and Spanish.

Ce certificat et la police d'assurance correspondante en ce qui concerne les accidents survenant dans les pays membres de l'Union Européenne La couverture s'applique également dans les autres pays qui se sont conformés aux prescriptions de la directive de la Commission Européenne relative assurance automobile, c'est-à-dire: Norvège, Suisse, Le Liechtenstein, Gibraltar, L'Andorre et Le Saint-Marin.

Dieses Zertifikat und die in ihm angesprochene Versicherungspolice in Bezug auf Vorfälle in Mitgliedsstaaten der Europäischen Union. Deckung besteht auch in anderen Ländern, die die Anforderungen der EG Direktive zur Kraftfahrzeugversicherung erfüllen, d.h. in Norwegen, der Schweiz, Island, Liechtenstein, Gibraltar, Andorra und in San Marino.

Questo Certificato e la relativa polizza d'assicurazione si riferiscono ad incidenti che avvengano in Paesi membri dell'Unione Europea. La copertura è valida anche in altri Paesi che soddisfano i requisiti della Direttiva CE sull'Assicurazione delle Autovetture, specificamente: Norvegia, Svizzera, Islanda, Liechtenstein, Gibilterra, Andorra ed San Marino.

Este Certificado y poliza de seguro al que se refiere referente a incidentes en países miembros de la Unión Europea. El seguro también aplica en otros países que cumplen los requerimientos de la Directiva CE sobre el Seguro de Automóviles, tal como: Noruega, Suiza, Islandia. Liechtenstein, Gibraltar, Andorra e San Marino.

Please Note:

An International Motor Insurance Card (Green Card) is not necessary under European law, within the territorial limits shown.

If you intend to use the vehicle to which this policy refers outside of the UK for more than 3 months in any Insurance year, you must advise the company.