

**Policy Number Y099356FLT0121A**

**1. Description of Vehicle**

Any Private Car the property of the Insured and /or for which they are legally responsible

**2. Name of Policyholder**

J & A Young Group Ltd &/or Subsidiary Companies &/or Associated Parties

**3. Effective date of the commencement of insurance for the purposes of the relevant law**

00:01 31 July 2021

**4. Date of expiry of insurance**

23:59 30 July 2022

**5. Persons or classes of persons entitled to drive**

Any person.

provided the person driving holds a licence to drive the vehicle and such licence has not been revoked or has held and is not disqualified from holding or obtaining such a licence and provided the person is driving on the order of or with the permission of the policyholder.

**6. Limitations as to use**

Social, Domestic and Pleasure Purposes.  
Use for the Insured's business.

**7. Exclusion**

Use for hire or reward.  
Use for racing, competitions, rallies or trials.  
Use to secure the release of a motor vehicle, not otherwise specifically the subject of this insurance policy, which has been seized by, or on behalf, of any government or public authority.

**8. End of document**

We 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. For and on behalf of QBE UK Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842.

QBE UK Limited

30 Fenchurch Street  
London  
EC3M 3BD

**QBE UK Limited**



J. Harris  
For QBE UK Limited

**NOTE: This Certificate relates to Road Traffic Act liability only. For full details of the insurance cover reference should be made to the Insurance Document.  
Advice to Third Parties - nothing contained in this Certificate affects your right as a Third Party to make a claim.**

**IMPORTANT NOTE**

In the event of any of the following changes you should notify your Broker/Agent **immediately** in order to obtain QBE UK Limited's confirmed acceptance:

- if you are replacing your vehicle
- if you are adding a vehicle
- for a change in the use of the vehicle
- for an amendment to the persons entitled to drive
- for retail customers (as advised by your Broker/Agent who arranged this insurance) should you cancel this insurance within the 14 day cooling off period this Certificate of Motor Insurance must be returned.

Thereafter if you wish to cancel or suspend the insurance you must obtain the agreement of QBE UK Limited.  
The cancellation or suspension will operate only from the date this Certificate of Insurance is received by QBE UK Limited.

**EUROPEAN COVER**

This Policy is operative in all member countries of the European Union, Norway, Switzerland and Iceland.

Cette Police s'applique dans tous les pays membres de l'Union Européenne en , Norvege, Suisse et Islande.

Diese Police findet Anwendung in allen mitgliedstaaten der Europäischen Union, in Norwegen, Schweiz und Island.

Esta Poliza se aplica en todos los paises miembros de la Union Europea y Noruega y Suiza y Islandia.

Questo Polizza si applica in tutti i paesi membri Dell Unione Europea e Norvegia e Svizzera e Islanda.

**BAIL BOND**

The cover for visits to Spain extends to include the provision of a Guarantee or Monetary Deposit for Bail purposes - not exceeding £1,000 - which may be required by the Authorities to avoid detention of the vehicle and/or driver as a result of an accident in that country.

The amount advanced is repayable to QBE UK Limited.

Autorizamos a la Oficina d Aseguradores de Automoviles de Madrid a actuar en nombre de nuestro Asegurado para obtener la liberacion del vehiculo y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detencion oficial.

A tal efecto la Oficina de queda autorizada por el preser hasta £1,000.