



This Certificate is evidence of your insurance. For full details of the cover you should refer to the Policy.

Certificate of Motor Insurance

Registration mark of vehicle **LC 05BYJ** Certificate number **71482774A75**

Name of Policyholder **Mr P E Lisewski**

Effective date of the commencement of insurance for the purposes of the relevant law **25/10/13 (Noon)** Date of expiry of insurance **25/10/14 (Noon)**

Persons or classes of persons entitled to drive

- The Policyholder
- The Policyholder may also drive with the owner's permission a motor car not owned by the Policyholder and not hired or leased to the Policyholder under a hire purchase or annual leasing agreement
- Any person named below who is driving on the Policyholder's order or with the Policyholder's permission: **S Antczak (Partner)**

provided that the person driving holds a licence to drive such motor car or has held and is not disqualified for holding or obtaining such a licence or is not breaking the conditions of their driving licence.

Limitations as to use

The Policy covers:

- use for social, domestic and pleasure purposes
- use by the Policyholder or by the Policyholder's Partner each in person in connection with the businesses of the Policyholder or Partner

The Policy does not cover:

- use for racing, competitions, rallies, trials, track days or 4x4 off road events.
- use for hire and reward
- use for any purpose in connection with the motor trade.
- 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

Certification

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain and Northern Ireland, the Republic of Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

U K Insurance Limited
Authorised Insurers.

PAUL GEDDES
Chief Executive

Advice to third parties: Nothing in this Certificate affects your right as a third party to make a claim.

Driving other cars

Please remember that cover for driving other cars is limited to Third Party Only. You will not be covered for any loss or damage to the car you are driving.

Windscreen damage

Produce this Certificate to our approved company Autoglass, and they will replace your glass, subject to a £75 excess, billing us for the balance. If they can repair (rather than replace) the windscreen, then £10 excess applies. If you do not deal direct with Autoglass our maximum payment will be £125 for replacement and £40 for a repair after deducting the excess.

You may contact our approved company by calling our dedicated Glass Hotline on 0800 328 7423.



Motor Insurance Schedule

Issued **24/10/13**

This Schedule forms part of the Policy. Read it in conjunction with the Motor Certificate and Policy booklet, and keep it in a safe place.

POLICY NUMBER	71482774	
POLICYHOLDER	Mr P E Lisewski who is the legal owner and the registered keeper of the car. Date of birth 04/07/67	40 Gledstones Road London W14 9HU Phone details: 07931556236 Daytime
POLICY DETAILS	Period of Cover Your renewal date will be Your Policy gives you Optional Benefits	25/10/13 (Noon) to 25/10/14 (Noon) 25/10/14 Comprehensive cover Sections A;B;C;D;E;F;G;H;Ji in your Policy booklet are the sections that apply. Motor Legal Protection Guaranteed Hire Car
CAR DETAILS	Make and Model of car Registration mark and year Estimated value Modifications Postcode where vehicle kept Estimated annual mileage	Toyota Prius Hybrid T SPIRIT LC 05BYJ 2005 Market Value (not exceeding £40,000) We will not pay more than the market value of your car at the time of the loss (less any excess that may apply). None W14 9HU Not more than 10,000
PREMIUMS	Premium after deducting discounts including No Claim Discount No Claim Discount Protection Motor Legal Protection Guaranteed Hire Car Total to be paid - single payment All premiums include Insurance Premium Tax where applicable.	£248.04 £38.16 £26.50 £23.32 £336.02
NAMED DRIVERS	The following named drivers are independently earning Named Driver No Claim Discount which they can use if they take out their own policy with Direct Line. Sylwia Antczak	

EXCESS AMOUNTS

The sum you must pay towards the cost of any claim. This is explained fully in your Policy booklet. Please also see the table below.

Excess Amount for Accidental Damage (Own Damage Excess) - Section B plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers £150

Excess Amount for Fire and Theft - Section C £150

Excess Amount for Windscreen Replacement - Section D £75

Excess Amount for Windscreen Repair - Section D £10

Our approved company Autoglass will carry out any replacement and you will only have to pay the £75 excess. If they repair (rather than replace) the windscreen £10 excess will apply. If you do not deal direct with our approved company Autoglass, the excess will still apply and our maximum payment will be £125 for replacement and £40 for a repair.

**ADDITIONAL
ACCIDENTAL DAMAGE
EXCESS AMOUNTS FOR
YOUNG OR
INEXPERIENCED
DRIVERS**

Age of the licence holder in charge of your car **Excess**

Under 21 £400

21-24 £250

25 or over who

a) is inexperienced (an Inexperienced Driver is defined in Section B of the Policy); or £200

b) holds a provisional car driving licence £200

**PERSONAL
ACCIDENT**

(Section E)

Injury **Benefit**

1. Death £5,000

2. Total irrecoverable loss of sight in one or both eyes £5,000

3. Loss of any limb £5,000

**ADDITIONAL
BENEFITS**

(Section F)

Medical Expenses £100

Personal Effects £100

COVER LIMITS

Motor Legal Protection Limit (Applies if Section H is listed in the POLICY DETAILS section of this schedule) £100,000

Car Audio/Sound Reproduction/Telephone Equipment/Satellite Navigation Equipment/In Car Entertainment Systems Limit £1,000

**ADMINISTRATION
FEES**

Our current administration fee to cancel your policy is £47.70 (inclusive of Insurance Premium Tax, where applicable)

Our current administration fee to amend your policy is £15.90 (inclusive of Insurance Premium Tax, where applicable)

ENDORSEMENTS
No Claim Discount Protection (NCD) Benefit

Your NCD will not be affected by:

1. One claim made during the current Period of Cover, or by
2. Two claims arising in the three preceding years of insurance.

You will cease to be eligible for the Benefit if claims exceed the above number.



Motor Proposal Confirmation

Issued **24/10/13**

POLICY NUMBER	71482774	Reference: MVSI	File: 71482774
WHAT TO DO	<p>Please check this form and ensure that the information provided is correct. You must take care to provide us with accurate information.</p> <p>If all the information is correct, keep this form in a safe place with your policy.</p> <p>If any of these details are incorrect, no longer entirely accurate or if you are unsure about them, then please call us immediately as incorrect information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies. Please keep this document in a safe place with your other policy documents.</p> <p>You can call us on 0845 246 8811 to advise us of any inaccuracies.</p>		
POLICYHOLDER	<p>Mr P E Lisewski who is the legal owner and the registered keeper of the car.</p> <p>Home owner: Yes Marital Status: Divorced Children under 16: No Total no. cars at home: 01 Date of Birth: 04/07/67 Phone Details: 07931556236 Daytime</p> <p>40 Gledstanes Road London W14 9HU</p>		
POLICY DETAILS	<p>Period of cover 25/10/13 (Noon) to 25/10/14 (Noon)</p> <p>Cover Comprehensive</p> <p>Use Social, Domestic and Pleasure and use by the Policyholder or by the Policyholder's Partner each in person in connection with the businesses of the Policyholder or Partner</p> <p>Main Driver P Lisewski</p> <p>Other Drivers S Antczak (Partner)</p> <p>There are no drivers under the age of 25</p> <p>You or any of the drivers have NEVER had insurance cancelled by an insurer</p> <p><i>Please check the information about drivers on the back of this form.</i></p>		
CAR DETAILS	<p>Make and Model of car Toyota Prius Hybrid T SPIRIT</p> <p>Registration mark and year LC 05BYJ 2005</p> <p>Estimated value Market Value (not exceeding £40,000) We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).</p> <p>Purchase Date Oct 12</p> <p>Modifications None</p> <p>Postcode where vehicle kept W14 9HU</p> <p>Estimated annual mileage Not more than 10,000</p> <p>Neither you nor any member of your household have the regular use of any other car</p>		
PAYMENT DETAILS	Your chosen method	Visa	

Please check the information & read the declaration on the reverse of this form

**NO CLAIM DISCOUNT
ENTITLEMENT****9 or more years**No Claim Discount Protection **Included**

**DETAILS OF
SPECIFIC DRIVERS***If any details are incorrect,
please notify us immediately.***P Lisewski** (main driver): 46 years old

- It Consultant
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 99
- No convictions or endorsable fixed penalties in the last 5 years
- No accidents, claims or losses in the last 3 years.

S Antczak: 35 years old

- Teacher
- Full licence issued in UK, held for over 3 years
- UK resident since Apr 03
- No convictions or endorsable fixed penalties in the last 5 years
- No accidents, claims or losses in the last 3 years.

IMPORTANT NOTES

- The Road Traffic Act states that it is an offence to make a false statement, or to withhold information, to obtain a certificate of motor insurance.
- If anything on the Motor Proposal Confirmation is incorrect, no longer entirely accurate, or if you are unsure about any details, please call us immediately. Failure to do so could invalidate your policy.
- The information you have given us may be used to tell you about other products and services provided or recommended by our Group.
- If you give us any additional information, for instance in a letter, please keep a copy for yourself.

DECLARATION

It is a condition of your policy that you agree to us using your personal data in the way set out in the Policy Booklet.

Please check that this policy meets your needs. It is based on the most up to date information provided by you. You must take care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details. Providing inaccurate information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies.

Should any of the information contained in this Proposal Confirmation and your Policy Schedule change during the period of insurance you should notify us immediately.

I accept the insurance, subject to terms and conditions set out in the Policy I have received.



We are pleased to enclose the relevant documentation relating to your Guaranteed Hire Car cover. If you have any queries about this cover, please contact us on the number above. This document forms part of your insurance policy and should be read in conjunction with your Policy documents and kept safe at all times.

Guaranteed Hire Car

Definitions

Hire Vehicle - A small hatchback or similar registered as a private light goods vehicle that is supplied to you by the hire car company.

Hire Car Company - The Company that we instruct to give you the hire vehicle.

Hire Period - The period we will pay for the hire vehicle, up to 14 days in a row for any one incident.

Terms and Conditions

If your vehicle is damaged as a result of an accident, fire, theft, or if it is stolen and not recovered, as long as the loss takes place on the UK mainland and we are dealing with your claim under Section B or C of your policy, we will arrange for the hire car company to provide you with a hire vehicle:

- Whilst your car is off the road or with a motor vehicle repairer
- Up to three days after payment has been issued to you in settlement of your claim,

Or

- If more than one payment is to be made to settle your claim, up to three days after the first payment has been made.

In all cases not exceeding the Hire Period.

The hire vehicle should keep you mobile. It may not be a similar size, type, value or status to your vehicle.

If we are unable to find you a hire vehicle or your vehicle has been professionally adapted or converted to carry a disabled driver or passenger and a suitable hire vehicle is not available instead of providing you with a hire vehicle we will pay your travel costs (up to £15 a day over the 14 days following your claim) while you carry out your normal daily routines.

When you are driving the hire vehicle during the hire period, it is insured under your policy. This means that any claim for injury, loss or damage which takes place will be made under your policy, as long as the driver, or the person last in charge of your car, is allowed to drive by the Certificate of Motor Insurance. Any payments we have to make under your policy for loss or damage to the hire vehicle will be made to the hire car company. You will also have to pay any excess that applies as if the claim was made for your own vehicle.

You may only use the hire vehicle on the UK mainland unless the hire car company gives you permission and appropriate insurance cover.

In addition to the above, the Terms and Conditions of the hire car company apply as well as ours. You will be given a copy of the hire car company's Terms and Conditions when you receive the hire vehicle. If there is any difference between our Terms and Conditions and the Terms and Condition of the hire car company, our Terms and Conditions will apply.

