Certificate of Motor Insurance

Policy Number	JV095349			
Description of vehicle	Any motor vehicle the property of or on hire or loan or leased to the Policyholder			
Name of the policyholder	D R Caswell Ltd			
Period of insurance	From	01.11.2026	To	31.10.2027

Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the Policyholder

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

Limitations as to use

(a) Purposes in connection with the business of the Policyholder.

(b) Social, domestic and pleasure purposes.

(c) Towing a trailer or a disabled mechanically propelled vehicle as permitted by law.

The Policy does not cover:-

Use for

(i) hire;

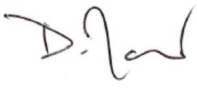
(ii) conveyance of passengers for reward;

(iii) for transporting goods for reward;

(iv) racing, pace-making, speed testing, participating in any rally, reliability trial or competition.

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 ZURICH INSURANCE COMPANY LTD , UK BRANCH Authorised Insurers



Drazen Jaksic
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Comprehensive
Windscreen: £250 excess

Issuing office
Freetrade Exchange, 4th Floor, 37 Peter Street, Manchester, M2 5GB

Note: For full details of the insurance cover reference should be made to the Policy.
Advice to Third Parties: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

This Policy applies in respect of events occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, all member countries of the European Union, Iceland, Norway, Switzerland, Montenegro, Serbia, Andorra and Bosnia & Herzegovina.

La présente politique s'applique aux événements survenant en Grande-Bretagne, en Irlande du Nord, sur l'île de Man et les îles Anglo-Normandes, dans tous les pays membres de l'Union européenne, en Islande, en Norvège, en Suisse, au Monténégro, en Serbie, en Andorre et en Bosnie-Herzégovine.

Diese Richtlinie gilt für Ereignisse, die in Großbritannien, Nordirland, auf der Isle of Man und den Kanalinseln, in allen Mitgliedstaaten der Europäischen Union, Island, Norwegen, der Schweiz, Montenegro, Serbien, Andorra und Bosnien und Herzegowina auftreten.

La presente Politica si applica a eventi che si verificano in Gran Bretagna, Irlanda del Nord, Isola di Man e Isole del Canale, tutti i paesi membri dell'Unione europea, Islanda, Norvegia, Svizzera, Montenegro, Serbia, Andorra e Bosnia-Erzegovina.

Esta póliza se aplica con respecto a los acontecimientos que tengan lugar en Gran Bretaña, Irlanda del Norte, la Isla de Man y las Islas del Canal, todos los Estados miembro de la Unión Europea, Islandia, Noruega, Suiza, Montenegro, Serbia, Andorra y Bosnia y Herzegovina.

Instructions in the event of an accident

You should:

1. take names and addresses of all witnesses
2. report the accident to us quoting the Certificate number
3. send all communications you receive relating to claims or proceedings against you, unanswered, to us quoting, if known, the claims reference.

IMPORTANT

The law requires:

1. unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the driver must report it to the Police as soon as possible and in any case within 24 hours
2. if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).

You should not:

1. admit any liability
2. negotiate or make any agreement with anyone regarding your responsibility for the accident
3. make or offer any payment whatsoever to any Third Party, if in doubt - consult us
4. repudiate a claim without our agreement; this may result in Court Action against you by the other party.

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.