

B L Williams & G C White
Harvest House Alton Business Centre
Wherstead
Ipswich
Suffolk
IP9 2AX

Pro-Duct Clean Ltd
1A & 1B The Gattinetts Hadleigh Road
East Bergholt
Colchester
CO7 6QT

Contact number: 01473 688466
Fax number: 01473 688399
Email: ipswich_Agency@nfumutual.co.uk

5th April 2022

Dear Sirs,

We've updated your Light Goods Commercial Vehicle policy

Policy number 003X3614646/N06

Thank you for letting us know about the changes to your details. We've updated your policy and your amended documents are enclosed. This includes copies of any relevant insurance product information documents or policy summary relating to your policy amendments.

Please check the details carefully and keep your documents in a safe place.

Main driver

If the main driver of any vehicle changes, it's important that you tell us immediately. The main driver can change for a range of reasons e.g. when a driver starts to use the vehicle to commute to work or their place of education.

Any questions?

If you have any questions, or if you need to tell us about any other changes, please call us on 01473 688466 and we'll be happy to help.

Yours faithfully

B L Williams & G C White

Statement of Light Goods Vehicle Insurance

Policy name Pro-Duct Clean Ltd
Policy number 003X3614646/N06 **Renewal date** 15 September 2022
Period of cover 12:00 noon 6 April 2022 to 12:00 noon 15 September 2022

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Light Goods vehicle(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailer(s) up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- protection of their No Claims Discount
- windscreen cover to replace or repair the front, back and side windows
- loss of use for selected vehicle(s) to contribute to the costs of hiring in an equivalent replacement vehicle, if their vehicle suffers an insured loss or damage
- Road Rescue for selected vehicle(s) following a breakdown in England, Scotland, Wales and Northern Ireland (but not the Republic of Ireland)

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

ⓘ Important Information

Your insurance cover **is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule.** Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

Young Drivers aged under 25

It is important that you let us know correctly how much access a young person will have to the vehicle to ensure you have the right cover.

If the young person owns the vehicle, they should have a policy in their own name.

If you own the vehicle but the young person has unrestricted access to it or uses it to drive to and from work or college, or is an employee allowed to take the vehicle home, or normally has to use the vehicle for business, they are probably the main driver and you will need to tell us.

Your insurance schedule will tell you who we have noted as the main driver of each vehicle insured by this policy. We understand that circumstances change, for example, a son or daughter, or employee may have recently passed their test, or a new driver may have been employed. So please review your cover to ensure we have your policy details recorded correctly.

If any details are wrong or missing please contact us on 01473 688466 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Light Goods Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

About You

Name	Pro-Duct Clean Ltd
Address	1A & 1B The Gattinets Hadleigh Road East Bergholt Colchester CO7 6QT

About You

Business / Occupation	Cleaning
Year business established	2009
Business public liability insurance in force	Yes (with another insurer)
Member of trade organization or professional body	No

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

Name	Nigel Smith
Date of birth	17 May 1965
Name	Clint Skeet
Date of birth	25 January 1985
Name	Gordon Harvey
Date of birth	04 April 1974
Name	Tanya Wheelar
Date of birth	07 March 1969

About your vehicle(s) and specified trailer(s)

Vehicle/Trailer	Signage	Internal or external racking	Estimated annual mileage	Cover	Vehicle use *	No claims discount
L222PDC VAUXHALL VIVARO 2900 L2H1 SPORTIVE DCIV CDTI 120 GVW tonnes: 3 Year of first registration/make: 2018 Date of purchase: 15/08/2019 Market value not exceeding £15,500(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
K777PDC VAUXHALL COMBO L1H1 2000 105 GVW tonnes: 3 Year of first registration/make: 2016 Date of purchase: 19/12/2016 Market value not exceeding £5,000(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	35% (3 years NCD) not protected
LR14LKP LAND ROVER DEFENDER 110 PICK UP GVW tonnes: 4 Year of first registration/make: 2014 Date of purchase: 10/10/2017	No	No	Up to 10000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected

Market value not exceeding £30,000(includes modifications)						
R888PDC VAUXHALL VIVARO 2700 L1H1 CDTI 95 GVW tonnes: 3 Year of first registration/make: 2019 Date of purchase: 25/09/2019 Market value not exceeding £13,500(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
L777PDC VAUXHALL VIVARO SPORTIVE 2700 L1H1 100 GVW tonnes: 3 Year of first registration/make: 2018 Date of purchase: 02/03/2020 Market value not exceeding £14,000(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
Y999PDC VAUXHALL VIVARO SPORTIVE 2700 L1H1 100 GVW tonnes: 3 Year of first registration/make: 2019 Date of purchase: 02/03/2020 Market value not exceeding £14,000(includes modifications)	Yes	Yes	Up to 50000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
L666PDC CITROEN DISPATCH X M BLUEHDI S/S 120 GVW tonnes: 4 Year of first registration/make: 2020 Date of purchase: 16/02/2021 Market value not exceeding £22,000(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (8 years NCD) protected
BN71UMR FORD TRANSIT CUSTOM 300 LIMITED L1H1 130 GVW tonnes: 3 Year of first registration/make: 2021 Date of purchase: 16/09/2021 Market value not exceeding £30,000(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	Zero not protected
BN71UNH FORD TRANSIT CUSTOM 300 LIMITED L1H1 130 GVW tonnes: 3 Year of first registration/make: 2021 Date of purchase: 16/09/2021	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	Zero not protected

Market value not exceeding £30,000(includes modifications)						
EA67AKY FORD TRANSIT CUSTOM 270 L1 LIMITED 155 GVW tonnes: 3 Year of first registration/make: 2017 Date of purchase: 07/01/2022 Market value not exceeding £14,000(includes modifications)	No	No	Up to 20000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
AV70NVE FORD TRANSIT CUSTOM 280 L1H1 DCIV 105 GVW tonnes: 3 Year of first registration/make: 2020 Date of purchase: 03/03/2022 Market value not exceeding £18,000(includes modifications)	Yes	No	Up to 20000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	Zero not protected
HW70LKX FORD TRANSIT CUSTOM 300 LIMITED L1H1 130 GVW tonnes: 3 Year of first registration/make: 2020 Date of purchase: 06/04/2022 Market value not exceeding £29,980(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected
NV21KUU FORD TRANSIT CUSTOM 320 LEADER L1H1 130 GVW tonnes: 4 Year of first registration/make: 2021 Date of purchase: 06/04/2022 Market value not exceeding £31,198(includes modifications)	Yes	Yes	Up to 40000	Comprehensive Voluntary Accidental Damage excess £250	Table 1a	60% (9 or more years NCD) protected

* - See Vehicle use table on your Light Goods Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security and modifications

Your vehicles/trailers do not have any security or tracker devices other than those fitted as standard by the manufacturer. Your vehicles/trailers have not been converted, modified or adapted in any way from the vehicle manufacturer's standard specification.

About your vehicle(s) and specified trailer(s) - ownership and location

Vehicle/Trailer	Legal Owner	Registered Keeper	Where kept overnight
L222PDC	Proposer/Policyholder	Proposer/Policyholder	CO7 6QT On private property
K777PDC	Proposer/Policyholder	Proposer/Policyholder	IP2 8DL On private property
LR14LKP	Proposer/Policyholder	Proposer/Policyholder	CO7 6LZ Parked on a drive
R888PDC	Proposer/Policyholder	Proposer/Policyholder	CO12 3SX On private property
L777PDC	Proposer/Policyholder	Proposer/Policyholder	CO11 1QA On private property
Y999PDC	Proposer/Policyholder	Proposer/Policyholder	CO15 4PG On private property
L666PDC	Proposer/Policyholder	Proposer/Policyholder	CO12 4UN Parked on a drive
BN71UMR	Proposer/Policyholder	Proposer/Policyholder	CO7 6QT On private property
BN71UNH	Proposer/Policyholder	Proposer/Policyholder	CO12 3SX On private property
EA67AKY	Proposer/Policyholder	Proposer/Policyholder	CO7 6QT On private property
AV70NVE	Proposer/Policyholder	Proposer/Policyholder	CO7 6QT On private property
HW70LKX	Vehicle Leasing Company	Vehicle Leasing Company	CO7 6QT On private property
NV21KUU	Vehicle Leasing Company	Vehicle Leasing Company	CO7 6QT On private property

About your vehicle(s) and specified trailer(s) - other features

	Applies to
Plant Permanently fitted	None
Cooking/refrigeration equipment fitted	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None

About your vehicles and drivers

Vehicle	Driving option	Main driver	Other drivers
L222PDC	Any driver	Harry Barham	N/A
K777PDC	Any driver	Byron Nudd	N/A
LR14LKP	Any driver	Nigel Smith	N/A
R888PDC	Any driver	Jordan Owen	N/A
L777PDC	Any driver	Robert Elliot	N/A
Y999PDC	Any driver	Lee Thompson	N/A

L666PDC	Any driver	Timothy Scott	N/A
BN71UMR	Any driver	Clint Skeet	N/A
BN71UNH	Any driver	Gordon Harvey	N/A
EA67AKY	Any driver	Robert Elliot	N/A
AV70NVE	Any driver	Harry Barham	N/A
HW70LKX	Any driver	Harry Barham	N/A
NV21KUU	Any driver	Jordan Owen	N/A

About the drivers (see your **certificate of insurance** for details of who's currently insured to drive)*

Full name	Date of birth	Occupation	Type of driving licence	Years held (if less than 5)
Nigel Smith	17 May 1965	Cleaning Please Advise	Full (UK)	
Maria Baines	19 June 1975	Office Manager	Full (UK)	
Tom Barnett	26 February 1997	Cleaning	Full (UK)	7
Robert Elliot	16 May 1995	Cleaning	Full (UK)	4
Paul Barrett	6 August 1960	Cleaning	Full (UK)	
Clint Skeet	25 January 1985	Cleaning	Full (UK)	
Harry Barham	21 May 1991	Cleaning	Full (UK)	3
Gordon Harvey	4 April 1974	Cleaning	Full (UK)	
Byron Nudd	26 September 2000	Cleaning	Full (UK)	2
Lee Thompson	4 January 1998	Cleaning	Full (UK)	
Timothy Scott	11 July 1978	Cleaning	Full (UK)	
Jordan Owen	21 November 1993	Cleaning	Full (UK)	

* This list shows drivers whose details are on your policy. Please refer to your certificate of insurance to see who s currently insured to drive.

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.
- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy.
- Details of all motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or driving disqualifications any driver has had in the past five years:
11 January 2019 Jordan Owen (date of birth 21 November 1993) IN10. Fine: Yes. Imprisonment: No. Licence points: 6. Ban: None. Blood alcohol: 0.

About the business and people connected with the business or insured under this policy

- No drivers have a Pass Plus or advanced driving qualification.
- No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

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01473 688466

Light Goods Vehicle Insurance Schedule

Policy number 003X3614646 / N06
Period of cover 12:00 noon 6 April 2022 to 12:00 noon 15 September 2022
Renewal date 15 September 2022 **Date of issue** 5 April 2022

ⓘ Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue Alteration

This schedule replaces your previous schedule.
 Add HW70LKX & NV21KUU with effect from 06/04/2022 at 12:00pm

	Premium
Mutual Bonus	£1,737.08
Insurance Premium Tax (at the current rate)	-£260.56
Direct Debit Charge	£177.19
	£0.00
Total Price Additional	£1,653.71

Vehicle(s) and specified trailer(s)

Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle Use *	No claims discount
L222PDC VAUXHALL VIVARO 2900 L2H1 SPORTIVE DCIV CDTI 120	3	2018	Market value not exceeding £15,500	Comprehensive	Table 1a	60% (9 or more years NCD) protected
K777PDC VAUXHALL COMBO L1H1 2000 105	3	2016	Market value not exceeding £5,000	Comprehensive	Table 1a	35% (3 years NCD) not protected
LR14LKP LAND ROVER DEFENDER 110 PICK UP	4	2014	Market value not exceeding £30,000	Comprehensive	Table 1a	60% (9 or more years NCD) protected
R888PDC VAUXHALL VIVARO 2700 L1H1 CDTI 95	3	2019	Market value not exceeding £13,500	Comprehensive	Table 1a	60% (9 or more years NCD) protected
L777PDC VAUXHALL VIVARO SPORTIVE 2700 L1H1 100	3	2018	Market value not exceeding £14,000	Comprehensive	Table 1a	60% (9 or more years NCD) protected
Y999PDC VAUXHALL VIVARO SPORTIVE 2700 L1H1 100	3	2019	Market value not exceeding £14,000	Comprehensive	Table 1a	60% (9 or more years NCD) protected

Vehicle(s) and specified trailer(s)						
Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle Use *	No claims discount
L666PDC CITROEN DISPATCH X M BLUEHDI S/S 120	4	2020	Market value not exceeding £22,000	Comprehensive	Table 1a	60% (8 years NCD) protected
BN71UMR FORD TRANSIT CUSTOM 300 LIMITED L1H1 130	3	2021	Market value not exceeding £30,000	Comprehensive	Table 1a	Zero not protected
BN71UNH FORD TRANSIT CUSTOM 300 LIMITED L1H1 130	3	2021	Market value not exceeding £30,000	Comprehensive	Table 1a	Zero not protected
EA67AKY FORD TRANSIT CUSTOM 270 L1 LIMITED 155	3	2017	Market value not exceeding £14,000	Comprehensive	Table 1a	60% (9 or more years NCD) protected
AV70NVE FORD TRANSIT CUSTOM 280 L1H1 DCIV 105	3	2020	Market value not exceeding £18,000	Comprehensive	Table 1a	Zero not protected
HW70LKX FORD TRANSIT CUSTOM 300 LIMITED L1H1 130	3	2020	Market value not exceeding £29,980	Comprehensive	Table 1a	60% (9 or more years NCD) protected
NV21KUU FORD TRANSIT CUSTOM 320 LEADER L1H1 130	4	2021	Market value not exceeding £31,198	Comprehensive	Table 1a	60% (9 or more years NCD) protected

* - See Vehicle use table below

Drivers			
Vehicle	Driving Option	Main driver	Other drivers
L222PDC	Any driver	Harry Barham	N/A
K777PDC	Any driver	Byron Nudd	N/A
LR14LKP	Any driver	Nigel Smith	N/A
R888PDC	Any driver	Jordan Owen	N/A
L777PDC	Any driver	Robert Elliot	N/A
Y999PDC	Any driver	Lee Thompson	N/A
L666PDC	Any driver	Timothy Scott	N/A
BN71UMR	Any driver	Clint Skeet	N/A
BN71UNH	Any driver	Gordon Harvey	N/A
EA67AKY	Any driver	Robert Elliot	N/A
AV70NVE	Any driver	Harry Barham	N/A
HW70LKX	Any driver	Harry Barham	N/A
NV21KUU	Any driver	Jordan Owen	N/A

Excess amounts for vehicle(s)					
Vehicle	Accidental damage (includes voluntary excess) Please see Driving Option to check whether drivers aged under 25 are covered under your policy.	Theft	Fire	Glass replacement	
L222PDC Voluntary excess £250	Driver aged under 21 £550 Driver aged 21 to 24 years £350 All other drivers £250	£100	£0	£50 (approved) £70 (all other circumstances)	
K777PDC Voluntary excess £250	Driver aged under 21 £550 Driver aged 21 to 24 years £350 Byron Nudd £800 All other drivers £250	£100	£0	£50 (approved) £70 (all other circumstances)	
LR14LKP Voluntary excess £250	Driver aged under 21 £550 Driver aged 21 to 24 years £350 All other drivers £250	£100	£0	£50 (approved) £70 (all other circumstances)	

Excess amounts for vehicle(s)					
Vehicle	Accidental damage (includes voluntary excess) Please see Driving Option to check whether drivers aged under 25 are covered under your policy.		Theft	Fire	Glass replacement
R888PDC Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years Jordan Owen All other drivers	£550 £350 £450 £250	£100	£0	£50 (approved) £70 (all other circumstances)
L777PDC Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
Y999PDC Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
L666PDC Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
BN71UMR Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
BN71UNH Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
EA67AKY Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
AV70NVE Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
HW70LKX Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)
NV21KUU Voluntary excess £250	Driver aged under 21 Driver aged 21 to 24 years All other drivers	£550 £350 £250	£100	£0	£50 (approved) £70 (all other circumstances)

Cover and Use Extensions	
	Applies to
Road Rescue refer to your policy booklet for cover details	
National plus Home Assist	AV70NVE, BN71UMR, BN71UNH, EA67AKY, HW70LKX, K777PDC, L222PDC, L666PDC, L777PDC, LR14LKP, NV21KUU, R888PDC, Y999PDC
Annual Continental Breakdown refer to Cover Extensions - Continental Breakdown in your policy booklet for cover details	None
Loss of hiring charges	None
Increased audio/visual amount	None
Driver's effects	None
Increased third party property damage limit	None
Airside use	None
Driving tuition	None
Carriage of schoolchildren for hire or reward	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None

Vehicle Use	
Table 1a	<p>You are covered for:</p> <ul style="list-style-type: none"> • social domestic and pleasure use (including voluntary use) • commuting • use for the policyholder's business <p>While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle.</p> <p>You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.</p>

Endorsements	Applies to
<p>Protected No Claim Discount</p> <p>The vehicle has protected no claim discount. This means that when the no claim discount is seven years or more, it will not be reduced if you make fewer than three claims in any five consecutive periods of insurance.</p> <p>If you make three claims in the five periods of insurance, the discount will be reduced at the next renewal to 50% (five years).</p> <p>If you make four claims in the five periods of insurance, the discount will be reduced at the next renewal to 35% (three years).</p> <p>If you make five claims in the five periods of insurance, the discount will be reduced at the next renewal to 15% (one year).</p> <p>If you make six or more claims in the five periods of insurance you will lose all the no claims discount.</p>	L222PDC, LR14LKP, R888PDC, L777PDC, Y999PDC, L666PDC, EA67AKY, HW70LKX, NV21KUU
<p>Loss of Use</p> <p>We will pay a maximum of £50 per day for a maximum of 30 days in any period of cover for the cost of hiring a replacement vehicle or any additional travelling expenses incurred while the vehicle is being repaired following loss or damage which is covered under the "Damage to the Vehicle" section of the policy.</p> <p>We will not pay where any period of hire is less than 3 days.</p>	L222PDC, K777PDC, R888PDC, L777PDC, Y999PDC, L666PDC, BN71UMR, BN71UNH

No Claims Discount (NCD) protection

NCD protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault. NCD protection allows you to make one or more claims before your number of no claims discount years falls. With NFU Mutual's NCD protection you can have up to two claims in five years without affecting your NCD. Please see the step back procedures for details.

You have purchased NCD protection.

HW70LKX. This has increased your premium by £81.30. You have a current NCD of 9 years.

NV21KUU. This has increased your premium by £125.70. You have a current NCD of 9 years.

The tables below show: (i) the NCD discount awarded to our Light Goods Vehicle insurance policyholders last year according to their number of NCD years; and (ii) what would happen to your NCD years if you were to make one or more claims with and without this protection.

Number of years NCD	Discount amount
One year NCD	15%
Two years NCD	25%
Three years NCD	35%
Four years NCD	45%

Number of years NCD	Discount amount
Five years NCD	50%
Six years NCD	55%
Seven or more years NCD	60%

The table below shows how NCD changes when your policy renews. The change depends on the number of claims you have had.

Number of years NCD at this renewal	NCD at next renewal date <u>without</u> NCD protection				NCD at next renewal date <u>with</u> NCD protection					
	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months	4 claims in next 12 months	1 claim in 5 years	2 claims in 5 years	3 claims in 5 years	4 claims in 5 years	5 claims in 5 years	6 claims in 5 years
Seven or more years NCD	5 years	3 years	1 year	None	No change	No change	5 years	3 years	1 year	None

Certificate of Motor Insurance

Certificate Number 003X3614646 / N06

Registration mark of vehicle	HW70LKX or any vehicle loaned to the policyholder under NFU Mutual's Approved Repairer scheme
Name of policyholder	Pro-Duct Clean Ltd
Effective date of the commencement of insurance for the purposes of the relevant law	12:00 noon 6 April 2022
Date of expiry of insurance	12:00 noon 15 September 2022
Persons or classes of persons entitled to drive provided that they hold a licence to drive the vehicle or have held and are not disqualified for holding or obtaining such a licence	Any person who is driving with the policyholder's permission.
Limitations as to use	You are only covered to drive vehicle HW70LKX or an Approved Repairer loan vehicle. You are covered for: <ul style="list-style-type: none">• social domestic and pleasure use (including voluntary use)• commuting• use for the policyholder's business While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle. You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.

I hereby certify that the policy to which this certificate relates satisfies the relevant laws applicable in Great Britain Northern Ireland the Isle of Man the Island of Guernsey the Island of Jersey or the Island of Alderney.

The National Farmers Union Mutual Insurance Society Limited (**Authorised Insurer**) Head Office: Stratford upon Avon



Steve Bower
Customer Services Director

Advice to Third Parties: Nothing contained in this certificate affects your right as a Third Party to make a claim.

Notes

Assistance while driving in the UK: If you require assistance following a breakdown, accident or windscreen breakage please ring the 24 hour emergency freephone number 0800 282652.

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

A mislaid certificate causes problems, so please keep it safe.

International Certificate of Motor Insurance

Level of cover

Your NFU Mutual vehicle insurance provides you with third party cover for unlimited temporary visits to all of the countries indicated below. The same cover applicable to your vehicle applies when you are in many of these countries - please refer to the European Travel section of your policy booklet and your schedule. Simply take this document with you in place of a Green Card (International Certificate of Motor Insurance). Please note that if you are visiting a country not shown below, you will need to obtain a Green Card.

If you need to show evidence of your insurance cover please present this document.

The insurance provided by this certificate meets the compulsory motor insurance requirements of Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.

The following translations may help.

French

La couverture offerte par la présente attestation répond aux obligations d'assurance automobile des pays suivants: Allemagne, Autriche, Belgique, Bulgarie, Chypre, Croatie, Danemark, Espagne, Estonie, Finlande, France, Gibraltar, Grèce, Hongrie, La République Irlandaise, Islande, Italie, Lettonie, Liechtenstein, Lituanie, Luxembourg, Malte, Norvège, Pays-Bas, principauté d'Andorre, principauté de Monaco, Pologne, Portugal, République de Saint-Marin, République tchèque, Roumanie, Serbie, Slovaquie, Slovaquie, Suède et Suisse.

German

Die Versicherung, die durch diese Bescheinigung ausgestellt wird, entspricht den obligatorischen Anforderungen der Kraftfahrzeug-Versicherung für Andorra, Belgien, Bulgarien, Dänemark, Deutschland, Estland, Finnland, Frankreich, Gibraltar, Griechenland, die Republik Irland, Island, Italien, Kroatien, Liechtenstein, Lettland, Litauen, Luxemburg, Malta, Monaco, die Niederlande, Norwegen, Österreich, Polen, Portugal, Rumänien, San Marino, Schweden, die Schweiz, Serbien, Slowenien, die Slowakische Republik, Slowenien, Spanien, die Tschechische Republik, Ungarn und Zypern.

Italian

L'assicurazione attestata da questo certificato soddisfa i requisiti dell'assicurazione per autoveicoli obbligatoria in Andorra, Austria, Belgio, Bulgaria, Cipro, Croazia, Danimarca, Estonia, Finlandia, Francia, Germania, Gibilterra, Grecia, Repubblica d'Irlanda, Islanda, Italia, Lettonia, Liechtenstein, Lituania, Lussemburgo, Malta, Monaco, Norvegia, Paesi Bassi, Polonia, Portogallo, Repubblica ceca, Repubblica slovacca, Romania, San Marino, Serbia, Slovenia, Spagna, Svezia, Svizzera e Ungheria.

Mutuaide - 24 hour emergency assistance helpline

As an NFU Mutual customer, if you are injured, involved in an accident, fall ill, your vehicle breaks down, or you encounter any kind of emergency while abroad Mutuaide is on hand 24 hours a day to assist you in locating and arranging help.

Mutuaide will provide free advice to help identify the most suitable, practical and reasonable way of dealing with your emergency.

Please note: unless you have paid for Continental breakdown cover you must pay for all expenses incurred on your behalf, such as parts, repairs, tickets, medical expenses, etc.

In case of emergency telephone the English speaking international operation centre:

From France on a land line	0800 22 92 92 (toll free)
From other EU countries on a land line	00 33 1 45 16 64 65 (Mutuaide will be happy to call you back).
From France or any other EU country on a mobile	+ 33 1 45 16 64 65 (Mutuaide will be happy to call you back).
Alternatively ring the international operator requesting a reverse charge call to Mutuaide	Paris 45 16 64 65

In some instances a coin supply must be inserted in public-phones to obtain a dialling tone even when calling a toll free number or the operator.

Spanish

El seguro provisto en esta póliza cumple con los requisitos obligatorios de seguro de vehículos de Alemania, Andorra, Austria, Bélgica, Bulgaria, Chipre, Croacia, Dinamarca, Eslovenia, España, Estonia, Finlandia, Francia, Gibraltar, Grecia, Hungría, República de Irlanda, Islandia, Italia, Letonia, Liechtenstein, Lituania, Luxemburgo, Malta, Mónaco, Noruega, Los Países Bajos, Polonia, Portugal, República Checa, República Eslovaca, Rumania, San Marino, Serbie, Suecia y Suiza.

If you drive in Spain

NFU Mutual will provide a guarantee of deposit of up to £2,500 if you or the driver is detained or your vehicle is impounded because of an accident. Simply show the following wording to the relevant authorities:

Autorizamos a MAPFRE Edificio Mapfre, Carretera de Pozuelo, de Alarcon A Majadanonda, KM3800, Majadahonda, MADRID, a actuar en nombre de nuestro Asegurado para obtener la liberación del vehículo y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detención oficial como consecuencia de un accidente. A tal efecto MAPFRE Edificio Mapfre, queda autorizada por el presente para establecer garantías y depósitos hasta £2,500.

As soon as the guarantee is released or the deposit can be recovered, you or the driver must comply with all necessary formalities and give NFU Mutual all the help and information it needs to get the guarantee cancelled or the deposit returned.

You must reimburse NFU Mutual, without delay, any amount which it cannot recover.

If you drive in France

You should also take your Vehicle Registration Document as the authorities may ask to see this if you have an accident.

When you should contact NFU Mutual

- If you need cover for a country not listed above, or you are in any doubt about your cover in the countries you plan to visit.
- If you would like Continental breakdown cover, providing roadside assistance, repairs, or recovery for your vehicle.

Certificate of Motor Insurance

Certificate Number 003X3614646 / N06

Registration mark of vehicle	NV21KUU or any vehicle loaned to the policyholder under NFU Mutual's Approved Repairer scheme
Name of policyholder	Pro-Duct Clean Ltd
Effective date of the commencement of insurance for the purposes of the relevant law	12:00 noon 6 April 2022
Date of expiry of insurance	12:00 noon 15 September 2022
Persons or classes of persons entitled to drive provided that they hold a licence to drive the vehicle or have held and are not disqualified for holding or obtaining such a licence	Any person who is driving with the policyholder's permission.
Limitations as to use	You are only covered to drive vehicle NV21KUU or an Approved Repairer loan vehicle. You are covered for: <ul style="list-style-type: none">• social domestic and pleasure use (including voluntary use)• commuting• use for the policyholder's business While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle. You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.

I hereby certify that the policy to which this certificate relates satisfies the relevant laws applicable in Great Britain Northern Ireland the Isle of Man the Island of Guernsey the Island of Jersey or the Island of Alderney.

The National Farmers Union Mutual Insurance Society Limited (**Authorised Insurer**) Head Office: Stratford upon Avon



Steve Bower
Customer Services Director

Advice to Third Parties: Nothing contained in this certificate affects your right as a Third Party to make a claim.

Notes

Assistance while driving in the UK: If you require assistance following a breakdown, accident or windscreen breakage please ring the 24 hour emergency freephone number 0800 282652.

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

A mislaid certificate causes problems, so please keep it safe.

International Certificate of Motor Insurance

Level of cover

Your NFU Mutual vehicle insurance provides you with third party cover for unlimited temporary visits to all of the countries indicated below. The same cover applicable to your vehicle applies when you are in many of these countries - please refer to the European Travel section of your policy booklet and your schedule. Simply take this document with you in place of a Green Card (International Certificate of Motor Insurance). Please note that if you are visiting a country not shown below, you will need to obtain a Green Card.

If you need to show evidence of your insurance cover please present this document.

The insurance provided by this certificate meets the compulsory motor insurance requirements of Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.

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