



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Certificate of Motor Insurance

Certificate Number 003X7724804/N03

Registration mark of vehicle	YR70HXX or any vehicle loaned to the policyholder under NFU Mutual's Approved Repairer scheme
Name of policyholder	Bembridge Parish Council
Effective date of the commencement of insurance for the purposes of the relevant law	12:00 noon 23 September 2024
Date of expiry of insurance	12:00 noon 23 September 2025
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	Mr Stephen Davidge, Mr Peter Beeney, Mr Kevin Allen.
Limitations as to use	<p>You are only covered to drive vehicle YR70HXX or an Approved Repairer loan vehicle.</p> <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>

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, Slovénie, 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, 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 como consecuencia de un accidente. A tal efecto MAPFRE Edificio Mapfre, queda autorizada por el presente para establecer garantias y depositos 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.



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS



Mutual Bonus
Our way of saying thank you

Bembridge Parish Council
5 Foreland Road
Bembridge
Isle of Wight
PO35 5XN

J W Heather, S J Davidson & D L Seward
NFU Mutual New Forest & Isle of Wight
New Park Farm
Lyndhurst Road
Brockenhurst
Hampshire
SO42 7QH

Contact number: 01590 624744
Email:
Lymington_Agency@nfumutual.co.uk

Newport: NFU Mutual New Forest & Isle of Wight, 2 Langley Court, Pyle Street, Newport, Isle of Wight, PO30 1LA
Tel: 01983 522290

Bournemouth: NFU Office, 16 Landseer Road, Westbourne, Bournemouth, BH4 9EH
Tel: 01202 764322

27th July 2024

Dear Sirs,

It's time to renew your Light Goods Commercial Vehicle insurance

Policy number 003X7724804/N03

Renewal date 23rd September 2024

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£599.01** including Insurance Premium Tax and your Mutual Bonus saving of **£62.75**. Last year your premium was £443.82. There's information about why premiums may have changed within your renewal document. Please read the enclosed documents thoroughly and make sure the cover still meets your needs.

As a Mutual we pride ourselves on:

- Rewarding members for their loyalty through Mutual Bonus
- Quality products with no additional charge for paying by direct debit
- A personal service that provides the necessary guidance and support when you need it most.

Our Industry Regulator requires all firms to notify consumers that "you have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around."

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 23rd September 2024**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit (subject to eligibility checks). We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, e-mail or write to us at any time if you would like to opt in to automatic renewals.

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.
To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk

Customer care and support

If you require assistance or support with your renewal, please contact us using the details at the top of this letter so that we can understand your personal circumstances and requirements.

Motor Legal Protection

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

As this is a non advised policy, we haven't provided you with a recommendation. Please read the enclosed documents thoroughly to make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Any questions?

If you have any questions, please call us on **01590 624744** and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

J W Heather, S J Davidson & D L Seward

If you'd like this document in large print, braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

If the worst happens

Get in touch with us straight away. Call us to make a claim on **0800 282 652**. If you would like to make a claim under the Motor Legal Protection section call DAS on 0117 934 0572. Do not commit to anything until you have called this number.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any vehicle insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).
- The declared mileage of your vehicle has changed significantly i.e. by more than 10%.

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your vehicle, or changing the use of the vehicle.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).
- Immediately if the main driver changes.

This list is not exhaustive.

Your premium

Your premium may be different this year for a number of reasons including:

- **Pricing changes** - we regularly review the amount we charge for the cover and service we provide.
- **Claims and convictions** - any claims or convictions in the previous year can increase the premium charged for a policy.
- **Insurance Premium Tax (IPT)** - an increase in the rate of Insurance Premium Tax collected on behalf of the Government.
- **Age** - premium varies with the age of the driver(s) and the age of the vehicle.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

Statement of Light Goods Vehicle Insurance

Policy name	Bembridge Parish Council		
Policy number	003X7724804/N03	Renewal date	23 September 2025
Period of cover	12:00 noon 23 September 2024 to 12:00 noon 23 September 2025		

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
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

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 01590 624744 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.

Details	Vehicle Premium	Road Rescue Premium	Continental Breakdown Premium	Total Premium
YR70HXX	£597.58	£0.00	£0.00	£597.58
	Mutual Bonus			-£62.75
	Insurance Premium Tax (at the current rate)			£64.18
	Payment in full			£599.01

About You

Name	Bembridge Parish Council
Address	5 Foreland Road Bembridge Isle of Wight

About You	
Business / Occupation	PO35 5XN
Year business established	Parish Council Clerk
Business public liability insurance in force	1894
Member of trade organization or professional body	Yes (with another insurer)
	Yes

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	Julia Shorrocks
Date of birth	10 March 1967
Name	Mark Rochell
Date of birth	27 October 1976
Name	Liz White
Date of birth	10 April 1949
Name	Paul Kenny
Date of birth	31 October 1949

About your vehicle(s) and specified trailer(s)						
Vehicle/Trailer	Signage	Internal or external racking	Estimated annual mileage	Cover	Vehicle use *	No claims discount
YR70HXX FORD TRANSIT CUSTOM GVW tonnes: 3 Year of first registration/make: 2020 Date of purchase: 23/09/2020 Market value not exceeding £35,000 (includes modifications)	No	No	Up to 4000	Comprehensive Voluntary Accidental Damage excess £100	Table 1a	60% (9 or more years NCD) not protected

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

About your vehicle(s) and specified trailer(s) - additional security and modifications		
Vehicle/Trailer	Security Devices	Modifications
YR70HXX	No security or tracker device other than fitted as standard by the manufacturer.	No modification from manufacturer's standard specification.

About your vehicle(s) and specified trailer(s) - ownership and location			
Vehicle/Trailer	Legal Owner	Registered Keeper	Where kept overnight
YR70HXX	Proposer/Policyholder	Proposer/Policyholder	PO35 5SL On private property

About your vehicle(s) and specified trailer(s) - other features	
	Applies to
Plant Permanently fitted	None

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

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
YR70HXX	Main driver & 2 others	Kevin Allen	Stephen Davidge Peter Beeney

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)
Peter Beeney	24 June 1959	Groundsman/woman	Full (UK)	
Kevin Allen	19 March 1962	Maintenance Officer	Full (UK)	
Stephen Davidge	27 March 1964	Groundsman/woman	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.
- No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving.

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.

Bembridge Parish Council
5 Foreland Road
Bembridge
Isle of Wight
PO35 5XN

J W Heather, S J Davidson & D L Seward
NFU Mutual New Forest & Isle of Wight
New Park Farm
Lyndhurst Road
Brockenhurst
Hampshire
SO42 7QH

01590 624744

Light Goods Vehicle Insurance Schedule

Policy number 003X7724804/N03
Period of cover 12:00 noon 23 September 2024 to 12:00 noon 23 September 2025
Renewal date 23 September 2025 **Date of issue** 27 July 2024

① 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 Renewal

This schedule replaces your previous schedule.

	Premium
Mutual Bonus	£597.58
Insurance Premium Tax (at the current rate)	-£62.75
Total Price	£64.18

Vehicle(s) and specified trailer(s)						
Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle Use *	No claims discount
YR70HXX FORD TRANSIT CUSTOM	3	2020	Market value not exceeding £35,000	Comprehensive	Table 1a	60% (9 or more years NCD) not protected

* - See Vehicle use table below

Drivers			
Vehicle	Driving Option	Main driver	Other drivers
YR70HXX	Main driver & 2 others	Kevin Allen	Stephen Davidge Peter Beeney

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
YR70HXX	Driver aged under 21	£400	£100	£100	£95 (approved)
Voluntary excess £100	Driver aged 21 to 24 years	£250			£115 (all other circumstances)
	All other drivers	£200			

Cover and Use Extensions	
	Applies to
Road Rescue refer to your policy booklet for cover details	
No Cover	YR70HXX
Annual Continental Breakdown refer to Cover Extensions - Continental Breakdown in your policy booklet for cover details	None
Loss of use to cover the cost of upgrading your standard courtesy vehicle	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>

Information about our

Insurance Services

Our statutory status

J W Heather, S J Davidson & D L Seward is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

J W Heather, S J Davidson & D L Seward acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01590 624744 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.



NFU Mutual

Comprehensive Light Goods Vehicle Insurance

Insurance Product Information Document

Company: The National Farmers Union Mutual Insurance Society Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No 117664).



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Product: Light Goods Vehicle Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for vans and pick-ups under 3.5 tonnes, including injury to others and damage to their property.



What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft
- ✓ If your vehicle is stolen or written off, we will pay the market value or the amount shown on your policy schedule, whichever is less
- ✓ New vehicle replacement if it's less than a year old, is stolen or written off, and you're the owner
- ✓ Windscreen cover for replacing the glass with no reduction in no claims discount
- ✓ Guarantee on repair work when you use our approved repairers
- ✓ Courtesy car – we'll provide a small car for the duration of repairs if you have an accident and use one of our approved repairers; or up to 14 days if your vehicle is written off or stolen
- ✓ Replacement keys and locks if the keys are stolen
- ✓ Tools up to £500
- ✓ Personal possessions up to £250
- ✓ Audio or visual equipment fitted by the manufacturer, or up to £500 for non-standard equipment
- ✓ European travel, giving you the same level of cover while driving your vehicle in countries listed in 'Where am I covered?' overleaf
- ✓ Trailer cover up to £1,000
- ✓ Personal accident – £15,000 for death, and £5,000 for injuries outlined in the policy wording, while travelling in any vehicle
- ✓ Medical expenses up to £250 for injury to anyone in the insured vehicle
- ✓ Your legal liability for personal injury to other people up to any amount

- ✓ Your legal liability for damage to other people's property up to £5 million
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000
- ✓ Access to a free 24 hour UK claims helpline
- ✓ Access to a 24 hour emergency helpline when driving in Europe.

Additional cover you can choose to pay for:

- RAC 'National Assist' or 'National plus Home Assist' breakdown cover in the UK for vehicles under 3.5 tonnes and less than 6.4 metres long
- Continental breakdown cover for personal use
- Trailers over £1,000 including livestock trailers
- Protected no claims discount covering up to two claims in five years.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Loss of value over time, damage to tyres, and wear and tear
- ✗ Replacement keys and locks if the keys are lost
- ✗ Cash, tickets, stamps, cheques and business samples
- ✗ Caravans, catering vehicles, horsebox or livestock trailers
- ✗ Loss or damage caused by a cyber act, including any software failure or the vehicles computer system not functioning as designed.



Are there any restrictions on cover?

- ! Your vehicle can only be used for the purposes shown on your motor insurance certificate
- ! Provision of a courtesy car is restricted to the UK
- ! Theft of tools and personal possessions are only covered when kept in a locked vehicle.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands, and: Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey
- ✓ The policy also gives the minimum requirements by law in: Albania, Bosnia and Herzegovina, Croatia, North Macedonia, Montenegro, Morocco, Republic of Moldova, Serbia, Tunisia, Ukraine.



What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had a motor insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in information you give us and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

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