

Renewal Quotation Countrywise Motor Insurance



Policy number	AGRI/105790/2020	Broker name	Arthur J. Gallagher (Guildford)
Date of issue	23 Mar 2021	Current policy expiry	22 Apr 2021

Policyholder

Name of Company	MELBOURN PARISH COUNCIL
Trading Name	
Address	30 High Street Melbourn Royston Hertfordshire SG8 6DZ

Thank you for insuring with MS Amlin.

Your current motor policy is due to expire at the above date and we are pleased to offer you an invitation to renew your policy.

The following pages contain a statement of the facts we hold about your insurance requirements, which you should read carefully, together with our renewal quotation.

It is important for you to be aware that there are no days of grace allowed under your existing policy and you will need to provide your broker with your confirmation should you wish to take up this offer to renew, prior to the expiry of your current MS Amlin policy. Failure to instruct renewal prior to the expiry date will cause your cover to stop.

Important: Cover will not begin until MS Amlin confirms acceptance, which shall include a confirmation schedule and the issue of your new certificate(s) of insurance

Your right to seek alternative insurance

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.

We strive to provide the right insurance cover based on your needs, whilst offering a high level of service to our Policyholders. It is important to remember that insurance products vary in terms and cover limits and this is something that you should consider when comparing prices.

Your current and renewal premium shown below is based on the annualised premium, which may have increased or reduced depending upon a number of factors, such as any change in Insurance premium Tax (IPT) imposed by the Government and any changes you may have made to your policy during the previous period of insurance, for example: a change of address, a change of drivers, a change of vehicles, all of which could affect your premium.

Whether or not you chose to shop around, please do check your policy documents to ensure that your insurance cover still meets your needs. If you have any questions or concerns, please contact your broker.

Premium

	Premium (excluding Insurance Premium Tax)	Insurance Premium Tax	Total including Insurance Premium Tax
Expiring premium	£ 450.01	£ 54.00	£ 504.01
Renewal (premium required)	£ 453.89	£ 54.47	£ 508.36



MS Amlin Insurance SE

MS Amlin Insurance SE (UK Branch), The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG, United Kingdom, tel. +44 (0) 207 746 1000
MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.



Renewal Quotation Countrywise Motor Insurance



Quotation number	RQ-1W7HV	Broker name	Arthur J. Gallagher (Guildford)
Date of issue	23 Mar 2021		Quotation is valid for 45 days

Important - This quotation is:

- issued for an annual policy
- a summary of the cover we are quoting
- subject to no change in the information provided to us when obtaining this quotation
- subject to no incidents which might lead to a claim occurring before inception
- subject to the terms of our current standard Countrywise Motor Insurance policy, a copy of which is available on request
- subject to the receipt of Claims history and No Claim Discount entitlement plus any other document requested by us within 30 days of inception.

Important: Cover will not begin until MS Amlin confirms acceptance.

Proposer (who will be stated as the "Policyholder" if you proceed with this quotation)

Name of Company	MELBOURN PARISH COUNCIL
Trading Name	
Address	30 High Street Melbourn Royston Hertfordshire SG8 6DZ
Agricultural Occupation	Parish Council
Other Occupation(s)	None

Premium

Premium (excluding Insurance Premium Tax)	£ 453.89
Insurance Premium Tax	£ 54.47
Total Premium including Insurance premium Tax	£ 508.36

Insured Vehicles

Commercial Vehicles

Registration	Make / Model	GVW (tons)	Year	Value	Cover	Premium (ex IPT)
HY03 KVV	VAUXHALL ASTRA ENVOY DTI	0T - 3.50T	2003	£ 1,500	Comprehensive	£ 453.90

Trailers / Implements

The MS Amlin policy covers Trailers / Implements that are attached to a vehicle listed above and continues to do so once detached until such time the Trailer / Implement is attached to another vehicle, subject to

- the cover that applies to the Trailer / Implement will be the same as the insured vehicle to which the Trailer / Implement is (or was last) attached to and
- Catering trailers, Caravans and Mobile Homes plus any trailer / Implement valued in excess of £100,000 are excluded, unless specified below



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Permitted Drivers

Registration / Identification	Permitted Drivers (subject holding correct licence type)
HY03 KVV	Any driver aged over 25

Policy Excess

The following shows the amount of excess payable by the proposer in the event of a claim for loss of or damage to the insured vehicle.

Where more than 1 excess applies these should be added together

Policy excess

Standard excess (including Voluntary)	£ 100
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Young & inexperienced driver excess (does not apply to Agricultural/ Special type vehicles)

Where driver is aged 21 years or below	£ 250
Where driver is aged 22-24 years	£ 200
Where a driver aged 25 years or more has not held their full relevant UK/EU driving license at least 12 months	£ 200

Glass excess (in total)

Agricultural / Special Types

Repair of Windscreen & Window Glass	£ 0
Replacement of Windscreen & Window Glass	£ 50

All other Vehicle Types

Repair of Windscreen & Window Glass	£ 0
Replacement of Windscreen & Window Glass (approved repairer)	£ 50
Replacement of Windscreen & Window Glass (non approved repairer)	£ 125



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Use of Insured Vehicles

1. Permitted use

- Social, Domestic and Pleasure and in the ordinary course of the business of the Proposer
- Travel to and/or from the Proposer's place of work and/or study
- Agricultural / Special type vehicles whilst hired or loaned to a Public Authority for the purpose of driving stone crushing plant or for snow clearance
- Agricultural and/or Forestry contracting where the amount of income that is derived from this use is no more than 10%

2. Excluded use - Unless shown in section 3. below as an Additional use extension, the following use is not covered

- Use in connection with any other business
- Use by any other person to travel to and/or from their place of work and/or study and for any associated business use
- Transportation of passengers, goods, livestock and/or towing of a vehicle / trailer for hire or reward
- Racing, pace-setting, speed trials, motor rallies, competitions or trials
- Self drive hire
- Use in connection with the motor trade
- Third party liability is excluded where a vehicle, trailer or implement is being used outside of the public highway.

3. Additional use extension

Driver Name	Vehicles
Use in the ordinary course of their occupation/trade	
Carriage of any horse, animal and/or other living creature for hire and/or reward	

Endorsements

The standard insurance cover provided by this policy is extended or restricted by means of the following endorsements.

P06 - Fleet Rated

The General Term "No Claim Discount" and "Protected No Claim Discount (PNCD)" are deleted
all other terms, conditions and warranties apply



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Important Notices

Policy changes

Changes to this policy are only valid from the time that MS Amlin confirms acceptance.

Privacy Notice

Your information has been, or will be, collected or received by MS Amlin. We will manage personal data in accordance with data protection law and data protection principles. We require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found on www.msamlin.com/en/site-services/data-privacy-notice.html.

A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email (dataprotectionofficer@msamlin.com) or at the below address:

Data Protection Officer
MS Amlin Insurance SE (UK Branch)
The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG

Fraud prevention

MS Amlin may pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us check information provided and also to prevent fraudulent claims. When dealing with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Financial Services Compensation Scheme

MS Amlin Insurance SE (UK Branch) is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this policy. If you are entitled to compensation under the Scheme the level and the extent of the compensation would depend on the type of business and the circumstances of the claim. Further information is available from the FSCS.

Financial Services Compensation Services
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Website address: www.fscs.org.uk

Motor Insurance Database

Following UK legislation which implemented the Fourth EU Motor Directive, all UK motor insurance details are now required to be held on a central database. This legislation places an obligation upon you to ensure that the information stored on this database remains accurate and current at all times. Consequently any delay or failure to update your records may cause you to be in breach of this legislation which is a punishable offence.



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