

#### TO WHOM IT MAY CONCERN

14th November 2019

Name of Insured: PMG Services (Bristol) Ltd and PMG Services Environmental Ltd

Principal Address: Unit 1, 38 Albert Road, St. Philips, Bristol, BS2 0XA

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

# **Employers' Liability**

**Insurer:** Aviva Insurance Limited

Policy Number: 100625987 CMT

**Cover Basis:** Insurers will indemnify the above client in respect of their

legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their

employment in Insured's business.

**Cover Period:** 19<sup>th</sup> November 2019 to 18<sup>th</sup> November 2020

**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

# **Public Liability**

**Insurer:** Aviva Insurance Limited

Policy Number: 100625987 CMT

Cover Basis: Insurers will indemnify the above client in respect of their

legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their

business.

**Cover Period:** 19<sup>th</sup> November 2019 to 18<sup>th</sup> November 2020

**Indemnity Limit:** £5,000,000 any one occurrence

Excess: £350

# Towergate

8th Floor Block C, Whitefriars, Lewins Mead, Bristol, BS12NT

Tel: 0117 945 2900 www.towergate.co.uk



All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Alice Spencer Account Handler

**Towergate Insurance**Direct Dial: 0117 945 8746

Email: alice.spencer@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.

No Cover

# **Certificate of Motor Insurance**

**Certificate Number** 

**Agency Number** 

1. Description of vehicle

2. The policyholder

3. Effective date of the commencement of insurance for the purpose of the relevant law

4. Date of expiry of insurance

5. Persons or Classes of Persons entitled to drive

6. Limitation as to use

BL FLE 6978991

BL 1169506

Any Special Types Vehicle owned by the Policyholder or hired or loaned

to them

PMG ENVIRONMENTAL SERVICES LTD

19 November 2019

18 November 2020

Any person driving on the Policyholder's order or

with his permission

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

licence.

Use in connection with the Policyholder's

business EXCLUDING

Use whilst towing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure hunts) rallies

or trials

I 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.

(Authorised Insurer)

Signed on behalf of AXA Insurance UK plc

Claudio Gienal

CEO AXA UK & Ireland

#### Notes

This Certificate is not a statement of cover given by the Policy. 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.

BL FLE 6978991 1 of 1 End of Certificate

## **IMPORTANT INFORMATION**

These notes do not form part of your Certificate of Motor Insurance.

## THE CERTIFICATE

Your Certificate of Motor Insurance is an important document and you are liable to prosecution if it is not in order. It is not a statement of cover given by the Policy.

## **NOTIFICATION OF CHANGE**

Notify your Insurance Adviser or us immediately if you:

- change your vehicle or obtain an additional vehicle (Notification is a condition of your Policy)\*
- require a change in the Persons entitled to drive
- require a change in the Limitations as to use, for example, if you change your occupation.
- \*Separate arrangements may apply to Fleet Policyholders

# **NOTIFICATION OF CHANGE AFFECTING THE INSURANCE**

AXA Insurance must also be notified of any changes of circumstances affecting the insurance, for example:

- all motoring convictions and at renewal date any impending prosecution involving any person likely to drive
- any physical or mental disability or infirmity of any person likely to drive.

### **CANCELLATION**

Should this insurance be terminated for any reason or the vehicle sold or otherwise disposed of, this Certificate must be returned to AXA Insurance.

### **EUROPEAN COVER**

- The insurance evidenced by this Certificate of Motor Insurance extends to meet the compulsory legal minimum insurance for motor vehicles in any country that is a member of the European Union or any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los países miembros de la Comunidad Europea o cualquier otro país que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschein nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen
   Minimalversicherung fuer Kraftfahrzeuge innerhalb aller EU Mitgliedsstaaten, und allen Staaten die sich bereit erklaert haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkant sind.
- Les garanties de cette attestation d'assurance automobile répondent au minimum légal requis par tout pays membre de l'Union Européenne, ou tout autre pays adhérant aux directives de l'Union Européenne et approuvé par la Commission Européenne.
- L'assicurazione comprovata da questo Certificato di Assicurazione Automobilistica si estende ad includere i minimi requsiti
  d'assicurazione automobilistica obligatoria di ogni paese membro dell'Unione Europea o di ogni altro paese che ha deciso di seguire le
  Direttive dell'Unione Europea e che é approvato dalla Commissione dell'Unione Europea.

Eligible countries can change so if you are going to a non EU country we recommend you check with your Insurance Adviser as to the status of that country.

## INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

You should:

- in the event of an accident in the UK contact number **0800 269 661** for assistance and to register the claim.
- note the vehicle registrations, name and addresses of all parties involved in the accident. Note the number of occupants in each vehicle.
- take photographs of the scene if it is safe to do so
- take the names and addresses of all witnesses.
- send all communications you receive relating to claims or proceedings against you, unanswered, to the claims dept quoting, if known, the claims reference.

### WINDSCREEN BREAKAGE

If your Windscreen or windows are damaged needing repair or security work please ring this freephone number **0800 269 661**. You will be informed of your nearest windscreen provider to whom you should produce your certificate of insurance and pay them the appropriate excess. They will then complete all the necessary work to your satisfaction.

## **GENERAL INFORMATION**

If you pursue a claim against the other party for uninsured losses (for example, an excess, or damage to your vehicle if your Policy is not comprehensive) you must make your own arrangements - but please tell us what you are doing and the result. Normally, if you recover in full you will not lose your No Claims Discount, similarly it will not be lost if we recover your outlay in full. In other circumstances your No Claims Discount will be affected.

# **MAKING A COMPLAINT**

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable you will receive details of how to do this at the appropriate stage of the complaints process. Referral to the Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

No Cover

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4. Date of expiry of insurance

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6. Limitation as to use

BL FLE 6950501

BL 1169506

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to them

PMG Services (Bristol) Ltd

19 November 2019

18 November 2020

Any person driving on the Policyholder's order or

with his permission

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

licence.

Use for the Policyholder's business and for social

domestic and pleasure purposes

**EXCLUDING** 

Use for hire or reward or whilst towing a greater number of trailers in all than is permitted by law or for racing competitions (other than treasure

hunts) rallies or trials

I 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.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal

CEO AXA UK & Ireland

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  d'assicurazione automobilistica obligatoria di ogni paese membro dell'Unione Europea o di ogni altro paese che ha deciso di seguire le
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Full details of addresses and contact numbers can be found within the policy wording.

# Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number 100625987CMT

Name of Policyholder PMG Services (Bristol) Ltd and PMG Environmental Services Ltd

Date of Commencement of Insurance19 November 2019Date of Expiry of Insurance18 November 2020

We hereby certify that subject to paragraph 2

- (1) 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 Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
- (2) the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of: Aviva Insurance Limited (Authorised Insurer)

Authorised Signatory
Andy Briggs
Chief Executive Officer, UK Insurance

## Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.