

**We are covered for the the following insurance with NELSONS policies at lloyd's through MASTER COVER:**

**Goods in Transit Insurance (£25,000.00 PER VEHICLE)**

Goods in transit insurance covers goods against loss or damage while in our vehicle or when sent by a third party carrier.

**Public liability insurance (£1,000,000 INDEMNITY PERIOD 12 MONTHS)**

Public liability insurance covers the cost of legal action and compensation claims if a third party is injured or their property is damaged when we are working in their property.

**Employers liability insurance (£10,000,000 INDEMNITY PERIOD 12 MONTHS)**

(Compulsory Insurance) Act 1969 ensures that you have at least a minimum level of insurance cover against any such claims. Employers liability insurance will enable you to meet the cost of employees' injuries or illness whether caused on or off site.

**Commercial vehicle insurance mini fleet (ROYAL SUN & ALLIANCE through BASIL FRY)**

This qualifies us to legally carry out the type of work we do using our commercial vehicles.  
Additional Endorsements Applicable

**BF001 -**

Carriage of goods for hire and reward

Vehicles can be used for the carriage of goods for hire and reward. This overrides the Statement Of Fact.

**Foreign Use**

Your Mini Fleet policy provides you with the same level of cover that you enjoy in the British Isles whilst visiting the following destinations:

All EU countries and in Liechtenstein, Norway, Croatia, Iceland, Switzerland and Serbia.

A charge will be made if you take your vehicle to any other countries not specified above or if the foreign use exceeds 14 days in any period of insurance - please contact you Broker, Insurance Adviser or ourselves in these instances.

Loading Or Unloading - Furniture Removals Amendment to Section 2 - Liability to Third Parties - 'SECTION 2 ALSO DOES NOT COVER'

2 - The legal liability arising from the loading or unloading beyond the limits of any carriageway or thoroughfare by any

person other than the Permitted Driver or attendants of the Motor Vehicle and/or any legal liability for arising from loading or unloading by the Permitted Driver or attendants of the Motor Vehicle beyond the entrance of the building

where such loading or unloading is being undertaken



### Certificate of Employers' Liability Insurance (a)

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

Policy No: NP011006/04/16

1. Name of policy holder: Mr Adrian Moody T/AS A2B Transit Ltd
2. Date of commencement of insurance policy: 11 April 2016
3. Date of expiry of insurance policy: 10 April 2017

**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 or Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5,000,000(c).

Signed of behalf of Faraday Underwriting Co.Ltd (Authorised Insurers)

Paul Ceurvorst  
Chief Executive Officer  
Faraday Underwriting Limited  
For and behalf of Syndicate 435 at Lloyd's

**Notes:**

- a) Where the employer is a company to which regulation 3(2) of the Regulation 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 name 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.

*Note: The information below this line does not form part of the statutory certificate. Faraday on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:*

Name and address of the issuing intermediary:

NILEFERN LTD T/AS NELSON POLICIES  
SOUTH WING, 7TH FLOOR,  
KENT HOUSE,  
ROMNEY PLACE,  
MAIDSTONE,  
KENT  
ME15 6LT

Issuing intermediary's reference:  
(if different from the Policy Number stated above)

FCA Registration Number: 303456

**CONTINUATION OF SCHEDULE****FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP011006/04/16**

To Whom It May Concern

**VERIFICATION OF INSURANCE**

**Insured** : Mr Adrian Moody T/AS A2B Transit Ltd

**Address** : 30 Elm Park Terrace, Consett, Co. Durham DH8 0NA

**Business of the Assured** : Removal Company

**Policy No** : NP011006/04/16

**Insurers** : Faraday Underwriting Co Limited

**Expiry date** : 10 April 2017

**Class of Insurance** : Public Liability - £ 1,000,000 Limit of Indemnity

**Extensions** : As per policy wording

**Warranties** : As per policy Schedule

**Endorsements** : As per policy Schedule

Subject otherwise to the Standard Terms and Conditions of the Insurer's Policy Wording

This Document is issued to you as a matter of information only. The issuance of this document does not make the person or the organisation to whom it has been issued an additional Insured, nor does it modify in any matter the contract of insurance between the Insured and underwriters. Any amendment, change or extension of such contract can only be effected by specific endorsement attached thereto.

Should the above mentioned contract of insurance be cancelled, or changed during the above policy period in such a manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned Insurance Brokers.

Signed :

A handwritten signature in dark ink, appearing to read "A Blackshaw".

Name : Miss A Blackshaw



CONTINUATION OF SCHEDULE  
FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP011006/04/16

The Sections

**Sections A, Fire, Perils. Section B Theft**

Not Included

**Section C - Loss of Profits**

Not Included

**Section D - Employer's Liability**

Sum Insured

Limits of Indemnity (Indemnity Period 12 Months)

£ 10,000,000

Wages

Clerical

£ 0

**Section E - Public Liability**

Sum Insured

Limits of Indemnity (Indemnity Period 12 Months)

£ 1,000,000

Turnover

£ 0

**Section F - Glass**

Not Included

**Section G - Money**

Not Included

**Section H - All Risks**

Not Included

**Section I - Products Liability**

Not Included

**Section J - Goods in Transit**

Sum Insured

Goods in transit - Limit per vehicle

£ 25,000

**Section K - Property Owners Liability**

Not Included

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NELSON POLICIES AT LLOYD'S



**COMMERCIAL COMBINED INSURANCE SCHEDULE**

To be read in conjunction with the Policy Wording to which it shall form part of.

**Broker :** Mastercover Insurance Services

**Schedule No :** NP011006/04/16

**Name of Assured :** Mr Adrian Moody

**Trading As :** A2B Transit Ltd

**Premises to which this Policy applies :** 30 Elm Park Terrace  
Consett  
Co. Durham  
DH8 0NA

**Business of the Assured :** Removal Company

**The Sections Covered**

A	Fire and Perils	Not Covered	B	Theft	Not Covered
C	Loss of Profits	Not Covered	D	Employers Liability	Covered
E	Public Liability	Covered	G	Money	Not Covered
H	All Risks	Not Covered	I	Products Liability	Not Covered
J	Goods in Transit	Covered	K	Property Owners Liability	Not Covered
	Subsidence	Not Covered		Building Accidental Damage	Not Covered
	Contents Accidental Damage	Not Covered			

**Schedule of Underwriters**

Written by Certain Underwriters at Lloyd's

**The Period :** 00:01 11 April 2016 TO 24:00 10 April 2017

**The Premium Payable :**

**Instalment Plan :** No

**Insurance Premium Tax :**

**Administration Fee :**

**Total Am**

**Date of completed Proposal Form/Declaration :** 15 November 2014

Signed

Miss A Blackshaw

This insurance is not valid unless this schedule has been signed by a duly authorised person.



Policy Number  
Effective From Date

RSHI0015426  
31/10/2016

## Mini Fleet Renewal Policy Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information you have supplied to us.

It is essential that you read all of the clauses applying to your policy as these contain important information that is specific to your Policy and will affect your Policy cover.

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### Important Information Regarding Your Policy

#### 1. We have updated Claims Condition 6 of your policy to the following:

##### Access to the Motor Vehicle

We will have free access to examine the Motor Vehicle at all reasonable times including the review and use of any information held by any Advanced Driver Assistance System in or on the Motor Vehicle and We may request You provide us with the contact details for any Third Party controlling or managing such information.

We will not release your driving information to the police or any civil authorities unless:

- A) We have your permission or
- B) We are required to do so by law or
- C) We suspect fraud or attempted fraud

Data will only be disclosed to our agents and subcontractors for operational reasons including providing the cover of Your Policy

#### 2. We have updated Policy Condition 2 of your Policy to the following:

##### Looking after Your Motor Vehicle

You must

- A) take reasonable precautions to keep the Motor Vehicle in a roadworthy condition
- B) ensure that reasonable precautions are taken at all times to prevent injury and safeguard the Motor Vehicle from loss or damage

If you suspect or are advised of any defect in the operation of any Advanced Driver Assistance System which has been fitted as standard to the Motor Vehicle you must arrange for the defect to be rectified by the manufacturer or replaced.

For any device fitted after the Motor Vehicle was originally manufactured where you chose not to replace or repair please advise us.

#### 3. We have added the following definition to your Policy:

##### Advanced Driver Assistance System

A function included in or on the Motor Vehicle to assist and complement the driver's control of the Motor Vehicle

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Policy Number:	RSHI0015426
<a href="#">Your Details</a>	
Policyholder	Adrian Moody Trading As A 2 B Transit Removals & Storage. trading as A 2 B Transit Removals & Storage.
Policyholder's Address	30 Elm Park Terrace Consett United Kingdom

Royal & Sun Alliance Insurance plc (No.93792).  
Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority.

1



Policy Number  
Effective From Date

RSHI0015426  
31/10/2016

Business Description	DH8 ONA Removal Contractor
Period of Insurance	From 31/10/2016 at 00.01 to 31/10/2017 at 12.00
Renewal Date	31/10/2017

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#### Your Intermediary

Intermediary Name: BASIL E FRY & CO LTD