

Certificate of Motor Insurance



Policy number 50123699

1. Description of vehicle(s)

Any agricultural or forestry vehicle the property of the policyholder or in their custody or control and for which they are legally responsible.

2. Name of policyholder

Mildenhall High Town Council

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

12 October 2024 00:01

4. Date of expiry of insurance

11 October 2025

5. Persons or classes of persons entitled to drive

Any person who is driving on the order or with the permission of the policyholder.

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

- A. Use for agricultural or forestry purposes including use for hire or reward, but excluding the carriage of passengers for hire or reward.
- B. Use while hired or lent to public authorities solely for the purposes of snow clearance.
- C. Use while towing mobile plant, machinery or special type trailer.
- D. Use for social, domestic and pleasure purposes.

Unless specified under section 6 of this certificate of insurance, this policy does not cover: use for hiring, the letting on hire, the carriage of passengers and goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial or the use for any purpose in connection with the motor trade.

I hereby certify that the policy to which this certificate of insurance relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man and the Islands of Guernsey, Jersey and Alderney.

For and on behalf of the Underwriter subscribing ERS, 30 Fenchurch Street, London EC3M 3BD

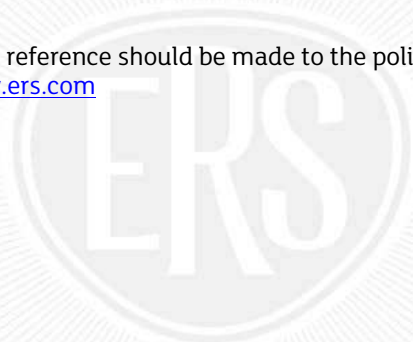
Authorised Insurer

A handwritten signature in black ink, appearing to read 'Martin Hall'.

Martin Hall
Active Underwriter

Advice to third parties - Nothing contained in this certificate of insurance affects your rights as a third party to make a claim.

Note: For full details of the insurance cover reference should be made to the policy document, which can be obtained from your broker or via our website at www.ers.com



This page forms part of your certificate of insurance

European cover

This certificate of motor insurance is evidence that this insurance meets the compulsory motor insurance requirements of all member countries of the European Union and Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile est une preuve que cette assurance est conforme aux exigences de l'assurance automobile obligatoire de tous les pays membres de l'Union européenne et l'Andorre, l'Islande, la Norvège, la Serbie et la Suisse (y compris le Liechtenstein).

Dieses Zertifikat der Kfz-Versicherung ist ein Beweis, dass diese Versicherung die Kfz Haftpflichtversicherungsanforderungen von allen Mitgliedsländern der Europäischen Union und Andorra, Island, Norwegen, Serbien und der Schweiz (einschließlich Liechtenstein) erfüllt.

Este certificado de seguro de automóviles es evidencia de que este seguro cumpla con los requisitos de seguro obligatorio de automóviles de todos los países miembros de la Unión Europea y Andorra, Islandia, Noruega, Serbia y Suiza (incluido Liechtenstein).

Questo certificato di assicurazione auto è la prova che questa assicurazione soddisfa i requisiti di assicurazione obbligatoria degli autoveicoli di tutti i paesi membri dell'Unione europea e Andorra, Islanda, Norvegia, Serbia e Svizzera (compreso il Liechtenstein).



Notice To Policyholder



ERS Policy Wording updates.

Please check that the value of your vehicle(s) you have provided to us is correct for the forthcoming policy period. If in doubt, please seek appropriate advice.

Also, please refer to any endorsements that are applicable to your policy as they may have been revised.

Farmers Plan Renewal Schedule



Policy number 50123699
Broker agency number 12534 Scheme 954

Policy details

Policyholder Mildenhall High Town Council
Address The Pavilion, Recreation Way, Mildenhall, Bury St. Edmunds, IP28 7HG
Commencement date and time 12 October 2024 00:01
Expiry date 11 October 2025
Reason for issue Renewal acceptance

Premium

Premium (excluding IPT) £900.00
IPT £108.00
Total premium due £1,008.00

Vehicle details

Make & model	Vehicle Type	Numbers	Registration / Chassis number	Year of manufacture	CC	GVW	Value	Cover	Class of use	Annual rate per vehicle (excl. IPT)
JOHN DEERE XUV865M	Agricultural	1	AY23 ZTV	2023	854		£30,000	Comprehensive	Agricultural	£675.00
JOHN DEERE TRACTOR	Agricultural	1	AY60EKW	2010	0		£9,991	Comprehensive	Agricultural	£225.00

Permitted drivers

Registration / Chassis number	Driver restrictions
AY23 ZTV	Any Driver
AY60EKW	Any Driver

Vehicle excess details

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident. However, there may be additional excess terms applied highlighted below in Additional excesses for young or inexperienced drivers, or shown in the attached Schedule of Endorsements.

Registration / Chassis number	Total excess		Windscreen excess			
	Accidental damage	Fire & theft	Repair by ERS approved supplier	Replacement by ERS approved supplier	Use of non-approved ERS supplier	Agricultural vehicles*
AY23 ZTV	£250	£250	£10	£75	£125	£50
AY60EKW	£250	£250	£10	£75	£125	£50

*regardless of which company carries out the repair or replacement

Additional excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

Drivers	Amount
Under 21	£300
Aged 21 to 24	£200
25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by the UK or any country which is a member of the European Union	£200

These amounts do not apply if the loss or damage is caused by fire or theft.

Policy wordings: Please go to the web page www.ers.com to view the policy wording by selecting documents from the menu.

Farmers Plan

Schedule of Endorsements



Policy number 50123699

Effective date and time 12 October 2024 00:01

ENDORSEMENTS APPLICABLE

Where a value is shown below, this refers to information relevant to an endorsement such as, but not restricted to, an excess amount, driver or security device.

ENDORSEMENTS APPLICABLE TO SPECIFIC VEHICLES

Vehicle type	Registration / Chassis number	Endorsement number	Description	Value	Specified driver(s)
	All vehicles	001	Damage, fire and theft excess	250	
	All vehicles	525	Trailer limit amended	15000	
	All vehicles	530	Legal expenses insurance		
	All vehicles	D77	Trailer cover attached or detached		

ENDORSEMENT APPENDIX

001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

525 - Trailer limit amended

Within section 2 of your policy document, the sub-section "Agricultural trailers (agricultural vehicles only)" is amended to provide cover up to the amount shown against this endorsement number in your schedule.

530 - Legal expenses insurance

This insurance is extended to cover legal costs and expenses incurred in the recovery of uninsured losses or compensation for death or personal injuries, arising from an occurrence covered under this insurance.

Definitions

You, your - the person named as 'the insured' in the schedule and any driver or passenger with the permission of the insured.

Administrator

Arc Legal Group, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE

Tel: 0344 770 9000

Email: enquiries@arclegal.co.uk

Appointed representative - a solicitor or any other qualified consultant appointed by you or the Administrator following notification of a claim.

Legal costs and expenses - unrecovered fees, costs and disbursements reasonably incurred by the Administrator or appointed representative and opponents costs of any civil proceedings for which you may be liable by order of the court or by agreement with the consent of the Administrator.

You must not investigate any event or claim without written advice from the Administrator. You must comply with all requests made by the Administrator and appointed representative for instructions, information, documents, attendance at meetings or court. If you fail to do so, we will discontinue the claim and any legal action and you will be responsible for all costs and expenses incurred. If you withdraw from, negotiate, commence or discontinue a claim or legal proceedings without prior written consent from the Administrator, you will also be responsible for all costs and expenses.

The appointed representative must at all times take instruction from, report to and supply information and documents to the Administrator. The Administrator will have direct access to the appointed representative and must be kept fully informed of all material developments.

If the Administrator believes that a claim has no reasonable prospect of success, we reserve the right to decline to pursue the matter or discontinue any claim or legal action.

If you are awarded costs, you must use these to repay the amount we have paid out on your behalf in connection with the proceedings. However, we will pay all legal costs and expenses up to the limit of this section when no costs or compensation are awarded. If the legal costs and expenses are greater than the amount you are awarded for the legal costs and expenses, we will pay the excess amount up to the limit of £50,000.

You must ensure that every step is taken to recover legal costs and expenses which have been paid out under this insurance.

Settling claims:

We will pay up to £50,000 in total for any one accident or occurrence which shall be deemed to include a series of accidents or occurrences in connection with or arising out of one event.

Specific conditions

- 1) You must tell us about any other legal expense insurance which you may have to cover the same loss.
- 2) The Administrator will have complete control over the legal proceedings. We will not be bound by any promises given by you without the Administrator's approval.
- 3) If you do not accept any solicitor appointed by the Administrator, we will ask the Law Society to name another solicitor who both you and the Administrator agree to. During this time, the Administrator may appoint a solicitor to act on your behalf, to protect your interests.

Specific exclusions

We will not pay legal costs and expenses for the following circumstances:

- 1) Where the Administrator considers that you will not get a reasonable settlement or where any expected settlement is small in relation to the time and expense involved.
- 2) If the Administrator has not agreed, in writing to the costs and expenses.
- 3) If we are not told of the claim within 180 days of the event causing it.
- 4) Claims which relate to fines and penalties awarded against you.
- 5) Claims involving disputes with us or our agents.
- 6) Claims involving actions carried out in order to fulfil a judgement or a legally-binding decision.
- 7) Claims which relate to an event which does not occur within the period of insurance.

We will not pay the following:

- 8) Claims caused by, contributed to or arising from:

(i) a contract or agreement entered into;

(ii) a criminal or deliberate act by you;

(iii) patents, copyrights and trademarks; or

(iv) libel or slander or verbal injury.

9) Claims relating to faults in your vehicle or incomplete, incorrect service or repair of the vehicle.

10) Claims which relate to an appeal unless the Administrators has agreed to them before the appeal has started.

11) Travelling expenses or compensation for being absent from work.

12) Legal costs and expenses if you withdraw from legal proceedings without our agreement.

13) Any legal costs and expenses involved in an action in a small claims court.

14) Legal claims which are covered under a more specific insurance or if a claim has been refused by another insurance company.

The general terms, conditions and exceptions of your insurance apply to this endorsement.

D77 - Trailer cover attached or detached

Sections 1 and 2 of your policy document (Liability to others and Loss of or damage to your vehicle) are extended to apply to any trailer which is attached to or detached from your vehicle, provided that the value of the trailer does not exceed £5,000.

If the trailer is detached from your vehicle, cover will only apply if,

- the trailer is fitted with a security device which is in operation when the trailer is not in use; and
- the trailer is securely parked with the brakes on.

We are not liable for the loss of or damage to any contents in or on the trailer.

Farmers Plan

Statement of Fact



Quote reference

Broker agency number

12534

Scheme 954

Effective date

12 October 2024

These are the details supplied by you and form part of your contract of insurance. If the details are correct there is no need to take any further action. However, you should store this document in a safe place for future reference. If any details are incorrect or incomplete, please contact your broker and notify them of any errors. If the risk remains acceptable they will issue a further statement of fact showing the correct details. If you provide false or incorrect information, withhold information or fail to inform us of any errors, your policy could be cancelled or declared void or we may refuse to pay a claim.

You, the proposer

Name of proposer	<input type="text" value="Mildenhall High Town Council"/>		
Postal address	<input type="text" value="The Pavilion, Recreation Way, Mildenhall, Bury St. Edmunds"/>		
Postcode	<input type="text" value="IP28 7HG"/>		
Telephone number	<input type="text"/>	Email address	<input type="text"/>
Business or trade	<input type="text" value="Local Authority - Town Council"/>	Nature of business	<input type="text"/>

Cover operative for 12 months from

Time	<input type="text" value="00:01"/>	Date	<input type="text" value="12 October 2024"/>
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Additional information

Data protection notice

Please read this notice carefully as it contains important information about the details you will give or have given us. You should show this notice to anyone covered by this insurance.

IQUW Syndicate Management Limited is the data controller in respect of your personal information. We will process the details you have given us in line with the UK's Data Protection laws and any other laws that apply. We may work with partner organisations and service providers who are located in other countries, and as a result your information may be processed outside the European Economic Area. In all cases we will make sure that your information is adequately protected. The UK's Data Protection laws classify information about your medical conditions and criminal convictions as 'special category' personal data. We will use this information to assess your request for insurance, to administer your insurance contract and to deal with any claims. We share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints. However, we will only share 'special category' personal data where it is essential for these purposes.

You can find more information about how we use your personal information on our website: www.ers.com/policy-pages/privacy-policy

If you have any questions please contact the Data Protection Officer at 30 Fenchurch Street, London EC3M 3BD or at dpo@ers.com

Important notes

1. I/We declare that the answers given (on which the underwriters will rely when deciding whether to accept the risk and in fixing the premium) are true to the best of my/our knowledge and belief and that no information has been withheld. I/We also agree that if another person has given any information on this form, he or she acted as my/our agent for this purpose. I/We hereby consent to any information you may have about me/us being processed in accordance with the data protection notice on this form.
2. At your request a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.
3. Underwriters liability does not operate until acceptance has been notified or a Cover Note delivered to the Insured. If the Proposal should disclose any special features the Underwriters may quote special terms and they reserve the right to decline a proposal.
4. Details of full policy terms can be supplied on request.
5. Unless such person(s) have been declared to the Underwriters and given permission to drive under this policy, I/we undertake that the vehicle(s) will not be driven by any person(s) who to my/our knowledge:
 - a) has been refused any motor vehicle insurance or continuance thereof.
 - b) suffers from any disability (including any physical or mental condition) that is notifiable to the DVLA.
 - c) has during the last 5 years been convicted of any of the following motor offences: vehicular manslaughter, causing death by dangerous driving, dangerous driving, driving under the influence of drink or drugs, failing to stop after an accident, any offence or combination of offences which resulted in suspension from driving.
 - d) has a non-motor conviction(s) or prosecution(s) pending (where a case is being investigated but there is no conviction yet) that must be legally declared.

Motor insurance database

Information about your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). Certain government or authorised organisations including the police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other organisations allowed by law may use the MID and the information stored on it for purposes including Continuous Insurance Enforcement (you can get information about this from the Department of Transport), electronic vehicle licensing, law enforcement for the purposes of preventing, detecting, catching or prosecuting offenders and providing government services or other services aimed at reducing the level of uninsured driving. If you are involved in a road-traffic accident (either in the UK, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to gather relevant information. Anyone making a claim for a road-traffic accident (including their appointed representatives and citizens of other countries) may also gather relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is not shown correctly on the MID, you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at www.askmid.com.

ERS Syndicate 218 at Lloyd's is managed by IQUW Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). IQUW Syndicate Management Limited is registered in England and Wales with its registered address at 30 Fenchurch Street, London EC3M 3BD.

Farmers Vehicle Insurance



Insurance Product Information Document







This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability cover.

	What is insured?		What is not insured?
✓	<p>Whilst driving your vehicle you will be covered for any one claim or claims arising out of one incident following: Property damage up to £20,000,000 for all vehicles; Property damage costs/expenses up to £5,000,000; Legal costs up to £35,000; Prosecutions against Health & Safety up to £1,000,000.</p>	✘	Your policy excesses as shown in policy documentation.
✓	<p>Third Party Cover for driving other cars is provided when shown on your motor certificate.</p>	✘	Compensation for not being able to use your vehicle.
✓	<p>Loss of or damage to your vehicle as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.</p>	✘	Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows/roof panel open or reasonable precautions not been taken to protect your vehicle.
✓	<p>The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.</p>	✘	Damage to your tyres unless caused by an accident to your vehicle.
✓	<p>Damage to your windscreen or windows is provided.</p>	✘	Any accessories not permanently attached to your vehicle.
✓	<p>Medical expenses for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.</p>	✘	Loss or damage due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
✓	<p>Personal Accident cover for you or your husband, wife or civil partner, if involved in an accident and within three months of that accident it is the only cause of death or injury. The most we will pay in any period of insurance is £7,000 (Death - £7,000 and Loss of any limb or permanent loss of sight in one or both eyes - £5,000).</p>	✘	Loss or damage to your vehicle as a result of deception.
✓	<p>Personal belongings lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft up to £500.</p>	✘	Loss or damage covered by another insurance policy.
✓	<p>Loss of keys and replacing locks for your vehicle if lost or stolen and have not been recovered up to £1,000.</p>	✘	Loss of fuel.
✓	<p>Unauthorised use of the vehicle or unlicensed driver(s).</p>	✘	Vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
			<p>N.B. Please refer to your policy wording for full terms and conditions.</p>

	Are there any restrictions on cover?
<ul style="list-style-type: none"> ! Endorsements may apply to your policy, these will be shown in your policy documents. ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end. ! Where the driving other cars benefit applies, the vehicle you are driving must be insured in its own right. 	
	Where am I covered?
✓	<p>We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Iceland, Norway Serbia or Switzerland (including Liechtenstein).</p> <p>We will provide the cover shown on your schedule in these countries for up to 60 days per trip.</p> <p>We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.</p>
	What are my obligations?
-	<p>Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.</p> <p>In the event of a claim or possible claim: You will need to pay the agreed excess as shown in your schedule. You must notify us as soon as possible of the incident happening.</p> <p>Windscreen excesses: If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim. If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim. If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim. For agriculture vehicles, you must pay the first £50 of any claim.</p> <p>You must not admit to, negotiate on or refuse any claim unless you have our permission.</p> <p>You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.</p>
	When and how do I pay?
-	For full details of when and how you pay, you need to contact your broker directly.
	When does the cover start and end?
-	Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
-	Your Insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.
	How do I cancel the contract?
-	You may cancel the insurance at any time by informing your broker.
-	If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim(s), we will refund a proportional amount of premium based on the number of days remaining on your policy. The minimum amount that will be retained by ERS will be £25 (plus insurance premium tax (IPT) where applicable).