2239 Coventry Road Sheldon Birmingham West Midlands B26 3NR
Tel: 0121 742 7961

Mr G Barnett
Oak View
North Lane
Weston On The Green
Bicester
Oxfordshire
OX25 3RG

7th February 2023

Our ref: WESTONT-01

Dear Mr Barnett

Following your kind instructions to arrange insurance, we have pleasure enclosing your personal quotation, policy booklet and certificate. Please check these carefully to ensure they have been issued in accordance with your requirements.

Please carefully read the enclosed proposal form/statement of fact. It is essential that this has been completed fully and accurately as it is the basis on which your insurance is arranged. Incomplete or inaccurate information could invalidate cover. Please let us know right away of any changes or omissions and if you wish to discuss any aspect of your policy.

Should you need to claim, please contact us at the first opportunity. Our own claims specialist will help ensure a friendly, personal service and manage the process smoothly for you.

If there is any point on which you are unsure, please do not hesitate to contact me.

Yours sincerely

Andrew Ellgood

Andrew Ellgood

Your Personal Quotation

Our recommendation is based on the information you have provided and following a fair analysis of the range of insurers that we deal with. We have selected this policy taking into account its close match with your requirements on cover and price.

You asked for:

Vehicle:	CITROEN DISPATCH L1H1 1000 90
Registration:	LX12 CKP
Cover:	Comprehensive
Permitted drivers:	Any Driver - Excluding Drivers Under 30
Permitted use:	Use for social domestic and pleasure purposes and use for the business of the Insuredand that of his/her employer/business partner.
No Claims Bonus:	0 years (Not Protected)
Period of cover:	12 months

Recommendation: We have concluded the following policy most closely meets your requirements:

Insurer: West Bay
Cover: Comprehensive

Compulsory excess:	£500
Additional voluntary excess:	£0
Fire excess:	£500
Theft excess:	£500
Glass excess:	£100
Driving other vehicles:	Excluded

Different excesses may apply to specific drivers - please see your policy documents for details

Premium:

Premium Including IPT:	£750.00
Administration Fee:	£60.00
Discount from administration fee:	-£12.00
Legal Expenses:	£39.00
Excess Protect (£500):	£47.00
Total Insurance Cost:	**£884.00**

Excess Protect is provided by Trinity Lane Insurance Company Limited and arranged by KGM Underwriting Services. Legal Expenses Insurance, from Platinum Assist underwritten by Arc Legal Assistance Ltd. If you have selected one or more optional enhancements please deduct the cost and let us know if these are not required.

Please read the following Important Notes and the enclosed Terms of Business carefully.

Motor Excess Protect

Confirmation of Cover

Your quotation is based on the information you have given us. We have based our assessment having reviewed the policy of only one insurer, KGM Underwriting Services (selected for their reasonable pricing and cover).

Policy start date: 8th February 2023 Policy expiry date: 8th February 2024	Policy No: LX12 CKP
Aggregate Annual Excess Total Sum Insured:	£500 £500

Please check this schedule carefully to ensure cover is arranged on the correct basis, and that your sum insured is adequate.

- Cover is provided for the reimbursement of the Excess of your Motor Insurance Policy, covering the vehicle described below, following the successful settlement of a claim for accidental damage, malicious damage fire or theft.
- The maximum amount payable under this policy, with the level of coverage (which is subject to the appropriate premium having been paid), is the amount you would be responsible for, which is the first amount of any claim, shown in the schedule of your insurance policy. Only when the excess of the current and valid insurance policy is exceeded will this Motor Excess Insurance Policy respond up to its full value.

Name of Policyholder: Graham Barnett

Address	Oak View North Lane Weston On The Green Bicester Oxfordshire OX25 3RG

Registration Mark of Vehicle: LX12 CKP

Issuing Agent: **A-Plan Insurance**	Date: 7th February 2023

Insurer Name: Trinity Lane Insurance Company Limited

Premium Payable incl. IPT: £47.00

Should you wish to claim under your Motor Excess Reimbursement Insurance you should contact A-Plan Insurance.

<u>Important Notice:</u>

Please refer to your policy document and/or schedule for full terms and conditions. Failure to adhere to these may render your policy invalid. Please ensure that these meet with your requirements and that you are able to comply in all circumstances. If you have any queries or doubts please contact us for advice.

Important Notes

Your policy, schedule and certificate detail your cover, the permitted vehicle use, drivers and any exclusions and limitations. Please check them carefully to ensure your requirements are met. If there is any point on which you are unsure, we will be delighted to go through the policy with you. The following limitations are common to most policies.

- The maximum your insurers will pay for damage to third-party property is confirmed in your documentation (although cover for injury claims is unlimited).
- Please notify us of any incident, or accident (even if you may not make a claim) as soon as possible, as some insurers may ask you to pay a higher excess if the incident is not notified within the first 48 hours.
- There is no cover for any goods being carried unless separate cover has been arranged.
- Your policy excludes claims if you are carrying any undeclared hazardous goods.
- Some insurers may ask you to pay an additional excess, or limit the amount they will pay if you wish to instruct a repairer outside of their approved network repairers.
- Please ensure you take care of your vehicle – motor insurance policies do not cover theft by deception or if the vehicle is left unsecure and unattended. An example of this would be if the keys are left in or on your vehicle.
- Your policy excludes driving other vehicles.
- If you wish to take your vehicle abroad, please contact us before you travel so that we can ensure the correct cover is in place.
- In the event of a claim, your insurer cannot guarantee a like for like replacement vehicle if your policy provides for a courtesy vehicle.
- Any non-standard audio/visual equipment, in car entertainment or satellite navigation systems will need to be declared in order for your insurers to consider providing cover. You must check with us to ensure that you have sufficient cover in force for manufacturers fitted standard equipment of this nature.
- Unless cover has been specifically arranged use for commercial travelling, courier use, racing, pacemaking, speed testing, track days, competitions, rallies, off road and 4x4 days, trials or use for any purpose in connection with the motor trade is excluded.

Continuous Insurance Enforcement (CIE) is now in force, which means that your vehicles must be continuously insured, or a 'Statutory Off Road Notification (SORN)' sent to the DVLA.

If your vehicle is not on the MIB database (which can be checked on https://ownvehicle.askmid.com) you could be liable for a fine, prosecution and your vehicle could also be impounded. For further information, please contact us or visit https://www.gov.uk/vehicle-insurance/uninsured-vehicles.

Most insurers exclude cover if a vehicle is being driven by somebody who is under the influence of alcohol or any other substance that would adversely affect a person’s ability to drive. If applicable this is shown in your policy documentation and please contact us if you would like any clarification.

Motor Legal Expenses Insurance
Motor Legal Expenses Insurance is an optional policy that provides up to £100,000 of legal expenses to assist in the recovery of losses not covered by your motor policy (such as your excess, out of pocket expenses and compensation if you are injured) where you are not at fault and the prospects of recovery are greater than 50%.

PROPOSAL FORM/STATEMENT OF FACT – PLEASE READ THIS VERY CAREFULLY

Name: Mr Graham Barnett - WESTONT-01 Policy No: SC058750000228

Your insurance contract has been prepared based upon the information which has been provided by you and is included in the attached proposal form/statement of fact. It is important that you check the form thoroughly and if you are satisfied that, to the best of your knowledge and belief, the information is correct no further action is required. Please retain the statement with your insurance policy.

If any details are incorrect or missing you must amend the proposal form/statement of fact and return it to us immediately with the relevant information. Failure to do so could invalidate your insurance. We will then notify you of any changes in the premium or policy terms and conditions and send you a revised statement.

We would draw your attention to the following important notes, which your insurer has included within the statement of fact form.

- Inaccurate or Incomplete information may result in claims not being met, if you are in doubt whether a fact is relevant please let us know. It is important that you should make us aware of all relevant facts; for example, those which would influence an insurer in the acceptance or assessment of your proposal.
- You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.

PROPOSAL FORM/STATEMENT OF FACT DECLARATION

I confirm that the proposal/statement of fact form has been completed on my behalf by A-Plan Insurance.

I have been asked and have understood all the questions on the proposal form/statement of fact, and confirm that my answers are true and accurate to the best of my knowledge and belief. I understand that I am responsible for the answers given, and that incomplete information or inaccuracy could invalidate my cover.

If I request, I will be provided with a copy of the completed form.

I authorise A-Plan Insurance to review my insurance arrangements before inviting renewal and to offer me an alternative insurer's policy if that insurer's terms appear favourable.

If I pay my policy by debit or credit card, and have agreed that A-Plan Insurance can retain my card details so that any future renewal payments can be collected as they become due, provided that a renewal invitation has been issued to me, I authorise A-Plan Insurance to automatically collect the renewal premium and renew my current policy (whether a change of insurer has been recommended or not). I understand that if payment cannot be taken by A-Plan Insurance my policy will not be renewed and I will be informed.

This does not affect my right not to renew the policy providing I notify A-Plan Insurance or my insurer before the renewal date.

All insurers supply details of policies to databases, which the police and other insurers have access to. This helps to detect people who break the law by not taking out insurance and assists when dealing with claims. We will only use and disclose information we have about you in the normal course of arranging and administering your insurance.

Under the Data Protection Act, you have the right to see personal information about you that we hold on our records.

We have the following contact details for you and we would be grateful if you could check these carefully and let us know of any missing or incorrect information.

Home Phone Number:	
Work Phone Number:	
Mobile Number:	07974 774159.
Email Address:	gblmb@btinternet.com