

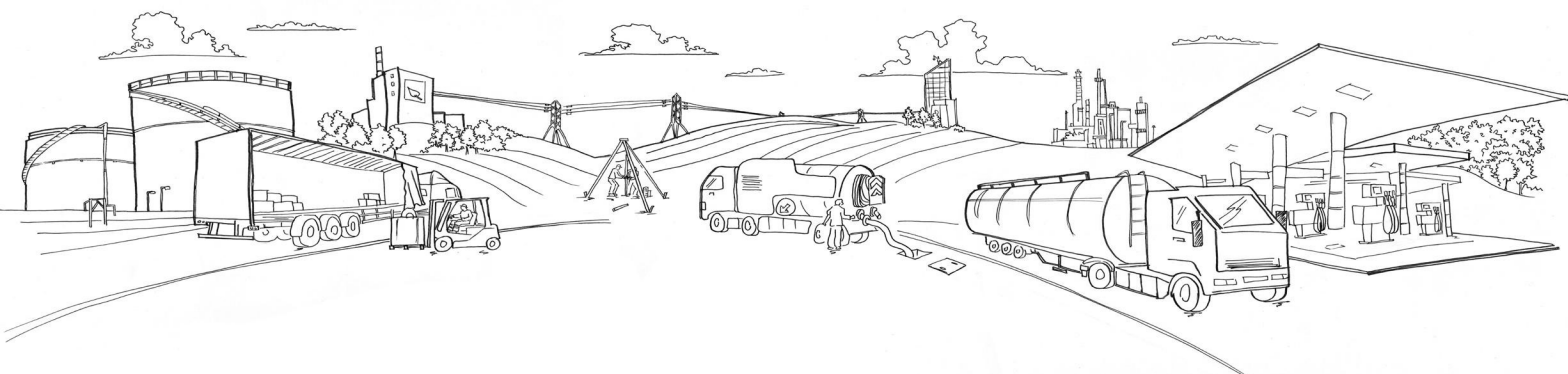


POLICY SCHEDULE

MOTOR

INSURED NAME - M Gaze & Co Ltd T/A Localfast

BROKER NAME - One Broker (Norwich) Ltd



POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured, endorsements and excesses but others may apply and will be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any Terms, Conditions, Limits and Exclusions including Endorsements which may require You to take action.

It is understood and agreed that the Underwriters liability shall not exceed the limits of liability expressed in the Policy Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

Fair Presentation of the Risk

This quotation is provided on the understanding that all material facts have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.

If you do not comply with the above and any such non-disclosure or misrepresentation by you is:

- a) proven by us to be deliberate or reckless we may:
 - i) avoid the policy which means that we will treat it as if it had never existed and refuse all claims, in which case we will not return the premium paid by you; and
 - ii) recover from you any amount we have already paid for any claims including costs or expenses we have incurred.
- b) not deliberate or reckless, the policy may be affected in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
 - i) if we would not have provided you with any cover we will have the option to:
 - 1) avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
 - 2) recover from you any amount we have already paid for any claims including costs or expenses we have incurred
 - ii) if we would have applied different terms to the cover we will have the option to treat the policy as if those different terms apply. We may recover any payments made by us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
 - iii) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

A "material fact" would be a circumstance or representation that would influence our judgement in determining whether to take the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.

Where: (i) there has been a failure to comply with a term (express or implied) of this Policy, other than a term which defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if You show that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

If You breach any warranty in this Policy, the Insurer's liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The Insurer will have no liability to You for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended

POLICY SCHEDULE

Identity of Insurers

The coverage under this Policy unless otherwise stated in the Policy Wording is Provided by the following;

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Zurich Insurance plc is authorised by Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093

POLICY SCHEDULE

The Schedule shows your cover details and any applied Endorsements and should be read in conjunction with:

Statement of Fact (Ref: PENHH/MTRUK/01102016/SoF)

Policy Wording (Ref: PENHH/MTRUK/25052018)

Insured:	M Gaze & Co Ltd T/A Localfast
Correspondence Address:	Crossways Farm Thurlton
Town:	Norwich
Postcode:	NR14 6NZ
County:	Norfolk
Country:	United Kingdom
Policy Number:	MV23Z0036164
Period of Insurance:	From: 01 July 2020 To: 30 June 2021
Business Description:	Waste Management Contractors, Waste Transfer Station, Hauliers
Reason for Issue:	Renewal
Pen Reference:	P/MFC/10749

Premium	£58,975.03
Insurance Premium Tax	£7,077.00
TOTAL	£66,052.03

EXTENT OF COVER

Section of Cover	Limit of Indemnity
Section 4 Liability to Third Parties	<p>Damage to property caused by</p> <ul style="list-style-type: none"> • Car £50,000,000 • Motorcycle £50,000,000 • Commercial Vehicle £10,000,000 • any other motor vehicle £10,000,000 <p>Inclusive of Costs and Expenses which will not exceed £5,000,000</p> <ul style="list-style-type: none"> • any claim from terrorism £5,000,000 <p>4.1 Corporate Manslaughter £5,000,000</p> <p>4.3 Environmental Statutory Liability £1,000,000</p> <p>Provided always that we will not be liable to pay more than one of the above limits in respect of any one claim or number of claims arising out of one Event or in respect of 4.3 more than the above limit in the aggregate during any one period of insurance.</p>
Section 5 Damage to Vehicles	<p>Vehicle bearing a trade plate £25,000</p> <p>5.3 Hire of Replacement Vehicle</p> <ul style="list-style-type: none"> • Car £1,000 • Commercial Vehicle £2,500 <p>5.4a) New Vehicle Replacement 50%</p> <p>5.7 Residual Value – Trade Plates £5,000</p> <p>5.10 Theft of Keys £1,000</p>
Section 6 – Goods in Transit	Not Insured
Section 7 - Personal Effects	£100 – Maximum Each Claim
Section 8 - Medical Expenses	£100 – Maximum Each Claim for Each Person Injured
Section 9 – Personal Accident	£10,000 Any One Driver / £250,000 Any One Event
Section 10 – Legal Expenses	£100,000 - Any One Incident

Vehicle type	Cover Basis
Private Cars	Comprehensive
Commercial Vehicles	Comprehensive
Agricultural Vehicles	Third Party Only
Special Types	Third Party Only
Trailers	Comprehensive
Note that where differing levels of cover apply to vehicles of the same type, the highest level of cover is shown above.	

General Excesses			
Vehicle Type	Excess Type	Excess Each Vehicle	Maximum Excess Each Event
ALL Vehicles	Young/Inexperienced Driver	If Driver(s) Under 21 - £500	N/A
		If Driver(s) Under 25 - £250	N/A
		Over 25 and Inexperienced - £100	N/A
Private Cars	Accidental Damage	£250	£1,000
	Fire	£250	£1,000
	Theft	£250	£1,000
	Windscreen	£80	£320
Commercial Vehicles	Accidental Damage	£500	£2,000
	Fire	£500	£2,000
	Theft	£500	£2,000
	Windscreen	£80	£320
	Spillage and Crossover	£1,000	£4,000
Agricultural Vehicles	Accidental Damage	£500	£2,000
	Fire	£500	£2,000

	Theft	£500	£2,000
	Windscreen	£80	£320
Special Types	Accidental Damage	£500	£2,000
	Fire	£500	£2,000
	Theft	£500	£2,000
	Windscreen	£80	£320

The above Excess Each Vehicle will be applied to each vehicle, including incidents involving more than one vehicle, subject to a Maximum Excess Each Event of four times the Excess Each Vehicle as noted above.

Schedule of Vehicles - Unspecified		
Vehicle Description	Cover	Number of Vehicles
CV - up to 3.5	Comprehensive	5
Tanker - up to 18	Comprehensive	1
Tanker - up to 18	Third Party Only	1
Tanker - up to 26	Comprehensive	3
Tanker - up to 44	Comprehensive	19
Agricultural Vehicle	Third Party Only	4
Special	Third Party Only	1
Trailer	Comprehensive	39

Schedule of Vehicles - Specified		
Make and Model	Registration Number	Cover
Landrover Discovery HSE Auto	AP16 BYH	Comprehensive
Audi A4 S Line	AO57 VUJ	Comprehensive
Porsche Boxster	LR52 KXZ	Comprehensive
Mercedes Benz SLK AMG	RX15 TNL	Comprehensive
Porsche Panamera Tiptronic D V6	MK61 YUH	Comprehensive
Land Rover Range Rover Autobiography	EK18 WYV	Comprehensive

POLICY ENDORSEMENTS

Policy Endorsements	
P004	Excluding Drivers Under a Specific Age on Specific Vehicle/s
PEN0001MFC	Quarterly Declaration
PEN0006MFC	Product Exclusion
PEN0008MFC	Director Owned Vehicle
S015	Undeclared trailers

P004 - Excluding Drivers Under a Specific Age on Specific Vehicle/s

This policy does not cover any claim while the vehicle/s bearing registration marks EK18 WYV, AP16 BYH, LR52 KXZ, RX15 TNL or MK61 YUH is being driven by any person under 30 years.

PEN0001MFC - Quarterly Declaration

The following condition is added to Section 13 - General Conditions

The Insured Person is obliged to notify this office of any changes to Vehicles and Trailers on a quarterly basis. Failure to do so may reduce cover on any undisclosed Vehicles and Trailers to third party only at the discretion of the Insurer

PEN0006MFC - Product Exclusion

The Insurer shall not be liable for death, bodily injury, loss or damage caused by any motor Vehicle whilst such Vehicle is carrying Radioactives (Class 7) and/or Explosives (Class 1)

PEN0008MFC - Director Owned Vehicle

Vehicle LR52 KXZ is registered to R Gaze
Vehicle AO57 VUJ is registered to R Gaze
Vehicle RX15 TNL is registered to M Gaze
Vehicle MK61 YUH is registered to R Gaze
Vehicle EK18 WYV is registered to R Gaze

S015 - Undeclared trailers

The cover applicable to the vehicle applies to any trailer in your care custody or control as if it was a vehicle while attached to or detached from the vehicle and not attached to any other motor vehicle.

We will not be liable for:

- any liability if a trailer is being towed otherwise than in accordance with the law
- damage to property being carried in or on a trailer
- any amount exceeding £50,000 in respect any one trailer which has not been declared to us by identification mark.

You will take all reasonable steps to safeguard the trailer from damage.

HOW TO MAKE A CLAIM

How To Make A Claim

You can notify Your claim in any of the following ways paying particular attention to the important claims conditions within the Policy Conditions Section and the other Sections of the Policy:

- For spillage and crossovers claims, at any time of the day or night, please contact:

OHES – emergency Environmental Response team – Tel. **0800 757576**

- For windscreen claims, please contact:

National Windscreens – Tel. **0845 071 2112**

- For all other claims, within business hours, please contact:

Pen Underwriting
Kings Court
41-51 Kingston Road
Leatherhead
KT22 7SL

Tel – **01372 869700**

Business Hours – 9.00am – 5.00pm (Monday – Friday)

Fraudulent Claims

If You make a fraudulent claim under this Policy the Insurers shall not be liable to pay You any sums in respect of the fraudulent claim. The Insurers may recover from You any sums that the Insurers have already paid to You in respect of the fraudulent claim. The Insurers may by notice to You treat this Policy as terminated with effect from the date of Your fraudulent act.