

# Certificate of Motor Insurance

**Issued by:** Admiral

**Policy number:** AD STM CSI 23622793812

This Certificate is evidence that you have insurance to comply with the law. You must read this document in conjunction with Your Short Term Insurance Guide and your Policy Schedule. If you wish to change any details shown below please e-mail Admiral at [carsharing@admiralgroup.co.uk](mailto:carsharing@admiralgroup.co.uk). If you do not inform Admiral of any changes you may not have the protection of the policy.

**1 Description of car:**

EA05LLO

**2 Name of Policyholder:**

Julia-Marie Harris

**3 Persons or classes of persons entitled to drive:**

Julia-Marie Harris

All drivers must also be driving in accordance with the terms of a valid licence and must not be disqualified from driving.

The driver nor the vehicle owner can make any financial gain from the use of this insurance.

**4 Level of Cover:**

Comprehensive as standard

**5 Effective date of the commencement of Insurance for the purchase of the relevant law:**

13:00 hours on the 25/05/2018

**6 Date of expiry of Insurance:**

22:00 hours on the 30/05/2018

**7 Permitted use:**

Use for social, domestic and pleasure purposes and travel between home and permanent place of business.

**The Policy does not cover:**

Use for merchandise delivery or use for any purpose in connection with the Motor Trade.

Use to secure the release of a motor vehicle, which has been seized by, or on behalf of, any government or public authority.

Use on the Nurburgring Nordschleife, or for racing, pace-making, competitions, rallies, track days, trials or speed tests either on a road, track, or at an off road 4x4 event. Travel outside the territorial limits is excluded.

**TO THE ATTENTION OF THE VEHICLE OWNER**

This Car Sharing Insurance cover is not valid if you are renting your vehicle or if you are making a profit out of letting the Driver use your vehicle

This Car Sharing Insurance cover is only valid if you have a valid annual insurance on your vehicle. The Driver has indicated that you are insured with Admiral Group.

Any misrepresentation made by the Driver may affect your right to be indemnified for damages to your vehicle.

The Driver has indicated that you are a friend to them. For more details about our cover, please visit: [car-sharing.admiral.com](http://car-sharing.admiral.com)

We 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 Islands of Alderney, Guernsey and Jersey. For and on behalf of Authorised Insurers: Admiral Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and by the Prudential Regulation Authority (Registration No: 219824) Ty Admiral, David Street, Cardiff, CF10 2EH (Home State: United Kingdom). Admiral Insurance (Gibraltar) Ltd is authorised and regulated by the Financial Services Commission (Registration No: 220858) 1st Floor, 24 College Road, PO Box 575, Gibraltar GX11 3AA (Home State: Gibraltar).

Great Lakes Reinsurance (UK) Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and by the Prudential Regulation Authority (Registration No: 202715) Plantation Place, 30 Fenchurch Street, London EC3M 3AJ (Home State: United Kingdom).



David Stevens, for Authorised Insurers

**Several Liability Notice:**

The **authorised insurers'** obligations under contracts of insurance to which they subscribe are several and not joint, and are limited solely to the extent of their individual subscriptions. This means that, if there are three insurers, each insurer is only responsible for the proportion of cover that it has agreed to provide under the contract of insurance. Each insurer is therefore not responsible for any other insurer who, for any reason, does not satisfy all or part of its obligations.

**Advice to third parties:**

Nothing contained in this Certificate affects your right as a third party to make a claim.