

# Certificate of Motor Insurance

Certificate number: NHE-18CA07-0013-52

1. Description of vehicle: Any motor vehicle other than a vehicle which is the property of or on hire or loan or leased to the policyholder

2. Name of policyholder: The University of Reading and wholly owned subsidiary companies

3. Effective date of the commencement of insurance for the purpose of the relevant law: 01 August 2016

4. Date of expiry of insurance: 31 July 2017

5. Persons or classes of persons entitled to drive:

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

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

6. Limitations as to use:

Use in connection with the policyholder's business.

The policy does not cover:

1. Use while the vehicle is let on hire.
2. Use for hire or reward, or the carriage of passengers for reward.
3. Use for racing, pacemaking, reliability trials, competitions, rallies or trials.
4. Use whilst drawing a greater number of trailers in all than is permitted by law

For Zurich Insurance plc. Authorised Insurers



Vibhu Sharma  
Chief Executive Officer of Zurich Insurance plc, UK Branch

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 island of Guernsey, the island of Jersey and the island of Alderney. For full details of the insurance cover reference should be made to the policy. Advice to third parties: Nothing contained in this Certificate affects your right as a third party to make a claim.

<p>The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of</p> <p>a) any other member country of the European Union; b) Iceland, Norway and Switzerland.</p> <p>La police à laquelle ce certificat d'assurance automobile est applicable, inclut également les exigences obligatoires en matière d'assurance automobile</p> <p>a) des autres pays membres de la Union Européenne; b) l'Islande, la Norvège et la Suisse.</p> <p>Die Police, auf welche sich dieser Kraftfahrzeugversicherungsschl bezieht, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung</p> <p>a) aller anderen Mitgliedsstaaten der Europaeischen Union; b) Island, Norwegen und der Schweiz.</p>	<p>La polizza comprovata dal presente certificato di Assicurazione Automobilistica si estende ad includere l'assicurazione auotmobilitica obbligatoria:</p> <p>a) di qualsiasi altro paese membro della Unione Europea; b) dell'Islanda, della Norvegia et la Svizzera.</p> <p>La póliza aplicable a este Certificado de Seguro de Automóvil se extiende para incluir los requerimientos de seguro de automóvil obligatorios en:</p> <p>a) Cualquier otro país miembro de la Union Europea; b) Islandia, Noruega y Suiza.</p>
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<p><b>Instructions in the event of an accident</b> You <b>should</b></p> <ol style="list-style-type: none"> <li>take names and addresses of all witnesses;</li> <li>report the accident to us quoting the Certificate number;</li> </ol>	<ol style="list-style-type: none"> <li>send all communications you receive relating to claims or proceedings against you, unanswered, to us quoting, if known, the claims reference.</li> </ol>
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<p><b>IMPORTANT</b> The law requires:</p> <ol style="list-style-type: none"> <li>unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the drive must report it to the Police as soon as possible and in any case within 24 hours;</li> <li>if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).</li> </ol>	<p>You <b>should not</b></p> <ol style="list-style-type: none"> <li>admit any liability;</li> <li>negotiate or make any agreement with anyone regarding your responsibility for the accident;</li> <li>make or offer any payment whatsoever to any Third Party, if in doubt – consult us;</li> <li>repudiate a claim without our agreement; this may result in Court Action against you by the other party.</li> </ol>
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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 the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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2. Name of policyholder:	The University of Reading and wholly owned subsidiary companies
3. Effective date of the commencement of insurance for the purpose of the relevant law:	01 August 2016
4. Date of expiry of insurance:	31 July 2017
5. Persons or classes of persons entitled to drive:	<p>Any person who is driving on the order or with the permission of the policyholder.</p> <p>Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.</p>
6. Limitations as to use:	<p>Use for social domestic pleasure purposes Use in connection with the policyholder's business</p> <p>The policy does not cover:</p> <ol style="list-style-type: none"><li>1. Use while the vehicle is let on hire.</li><li>2. Use for racing, pacemaking, reliability trials, competitions, rallies or trials.</li><li>3. Use whilst drawing a greater number of trailers in all than is permitted by law.</li><li>4. Recovery of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of or in the custody or control of the policyholder at the time of the seizure.</li></ol>
<b>For Zurich Insurance plc. Authorised Insurers</b>	
	
Vibhu Sharma Chief Executive Officer of Zurich Insurance plc, UK Branch	

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