SafelyInsured.co.uk
28 Station Close
Potters Bar
Hertfordshire
EN6 1TL

Email: info@safelyinsureds.co.uk

Ash Muhaj
2 London Street, London
Hounslows
Berkshire
LS1 3JM

19th August 2024

Dear Muhamade

Your Safely Insured Insurance Documentation is enclosed within this letter - it is recommended to print this out, especially the Insurance Certificate & Policy Schedule parts.

Please be aware that the Motor Insurance Database (MID) can take up to seven days to update. We recommended to also carry a printed copy of the Certificate of Insurance & the Policy Schedule with you when driving.

The pages that follow include:

- Premium & Cover Information
- Motor Insurance Database Description
- Detecting and Preventing Fraud
- Statement of Fact
- How to Make a Claim
- Schedule of Insurance
- Certificate of Motor Insurance for RJ59 6TH
- Details of any Add-on products - *if purchased*

If you have any queries relating to your policy, please contact us:

- By the LiveChat on our website during our working hours
- By post to the address shown at the top of this letter
- By email, simply visit safelyinsured.co.uk/faqs

Our office opening hours are 9am to 5pm, Mondays to Friday and 9am to 1pm on Saturdays. We are closed on Sundays and Public holidays.

Your insurance policy with SafelyInsured is based on comprehensive cover for the stated period on the Certificate of Insurance.

Yours sincerely,

Your Premium information for RJ59 6TH

Total Amount including Insurance Premium Tax, Administration Fee and Additional Covers	**£132.03**

Additional Covers	**Cost**
Motor Excess Reduction Insurance	**£3.01**
Roadside Assistance	**Included**

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

i. Electronic Licensing;
ii. Continuous Insurance Enforcement;
iii. Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
iv. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

After the purchase of this insurance, information is then passed to the Motor Insurance Database (MID) but can take up to seven days to appear. Policies taken out for 7 days may have expired by the time the MID has
updated their record systems, you should therefore carry your insurance documents with you at all times.

Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. We pass information to the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd (IDS Ltd), the Motor Insurance Anti-Fraud and Theft Register operated by the Association of British Insurers, and the UK Police.
We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

Statement of Demands and Needs

When selling you this policy, we do not provide you with a recommendation. You will need to decide whether or not this policy meets your demands and needs.
This policy is underwritten by First Underwriting Ltd for and on behalf of Accredited Insurance (Europe) Limited Authorised insurers. It will meet the demands and needs of those who require a short-term motor insurance policy on a comprehensive basis. The full details of cover provided, and restrictions can be found in the policy documents.

Optional Extras

We also offer optional excess protection cover for an additional fee.
Excess protection cover is suitable for someone who would like to protect their policy excess, this is the amount they will have to pay in the event of a claim.

Statement of Fact

Your policy has been issued on the basis of you agreeing to the Acceptance Criteria made available prior to purchase.
The following statements below must describe your circumstances correctly. These form the basis of your policy which may be invalid if you decide to buy and do not meet the criteria stated.

You have declared that you:

- are aged between 18 and 75 and hold a full UK, EU, EEA, Swiss or Commonwealth driving licence for more than 6 months
- have been continuously resident in the UK, EU, EEA or Switzerland for the past 12 months. Temporary visitors from Commonwealth Countries and Ex-Pats do not have to adhere to this residency restriction.
- have had no more than 2 accidents, claims or losses in the past 3 years
- have never had an insurance policy cancelled, made void or refused; or had an insurance claim repudiated or declined
- have no more than 11 penalty points on your licence in the past 5 years
- have not been disqualified from driving or had your licence revoked in the past 5 years
- have never been convicted of any criminal offence or have a police enquiry or possible prosecution pending
- are not Unemployed, or have an occupation which is connected to the following trades or professions: Couriers, Entertainment Industry, Fast-food Delivery, Parcel Delivery or a Professional Sports-person

You have declared that the vehicle:

- has a market value greater than £1,500 and less than £60,000
- is right-hand drive, has no more than 8 seats and is not a Horsebox, Licenced Taxi or Minicab, Lorry, Minibus, Motor Caravan, Motor Home, Campervan, Recovery Vehicle, Refrigerated or a Tipper
- has not been modified or altered in any way - including wheels, suspension, bodywork and engine. Vehicles modified to cater for a disabled driver or passenger or converted to LPG are acceptable
- will be used for social domestic & pleasure purposes, which includes commuting & personal business use only
- will not be used to carry hazardous goods, scrap waste or be used or driven at a hazardous location, or for any purpose in connection with the motor trade, carriage of goods or passengers for hire or reward, racing, pace-making, speed testing, rallies, trials or competitions
- is not owned, operated by, hired or rented from any Claims, Credit Hire or Accident Management firm
- has a valid MOT certificate if required and is not currently declared as being off-road under the DVLA SORN Regulations
- Is NOT being exported outside of the UK or imported into the UK during this period of insurance cover.
- has not been seized or impounded by the Police or any Law Enforcement Agency

Your Declaration:

- I agree that the information I have provided to you is correct to the best of my knowledge and belief.
- I agree that I understand and accept the terms laid out in the acceptance criteria.
- I am aware that this website only deals with one insurance company for each product and that I must therefore decide for myself whether the policy is suitable for my needs.
- I confirm that I have read and agree to the terms and conditions outlined in the Insurance Product Information Document and agree to the Terms of Business Agreement
- I am aware that I cannot make any changes to this insurance policy after my payment has been accepted.
- If I decide to cancel this insurance policy at any point in time, I understand that the payment is non-refundable for policies where the period of cover is under 56 days.

In the Event of an Accident

Exchange the following details with the Third Party;

- full names
- telephone numbers
- name the insurance policy is in (if not the actual driver)
- policy number
- registration of vehicles involved
- the number of passengers
- full names & contact details of any witnesses

Take photographs of damage to all vehicles and the scene of the accident, if safe to do so.

Note the number of occupants in the other vehicle(s).

Safety Measures

- Stop your vehicle and move it to a safe location nearby.
- Check to see if anyone is injured. Call 999 or 112 for medical assistance.
- Do not leave the scene of the accident.
- Make sure everyone involved moves to a safe location.
- Contact the police. They will let you know if an officer needs to be present at the scene.

Other Helpful Advice

- Stay Calm - do not panic
- Do not admit fault
- Co-operate with police
- Remain calm and polite

To make a claim on any add-on products - if purchased, please refer to their policy wording for details on how to submit a claim.

To make a claim on your Motor Insurance policy, call our Claims Helpline on

01707 518 337

Schedule of Insurance RJ596TH

Policy Number:	XPKT00987923
Date and Time of Issue:	19/08/2024 at 09:30 hours
Reason for Issue:	Temporary Motor Insurance

Your Details

Policyholder:	Ash Muhaj
Policyholder’s Date of Birth:	09/10/1998
Policyholder’s Address:	2 London Street, London, LS13JM
Policyholder’s Contact Number: Mobile:	Mobile: 0738232327 Home: Not Provided
Policyholder’s Email Address:	ashmuhaj@gmail.com
Period of Insurance:	19/08/2024 at 09:30 hours to: 21/08/2024 at 09:30 hours
Number of Days:	ONE
Vehicle Insured:	118I M Sport
Registration Number:	RJ596TH
Owner / Registered Keeper:	Harsh 2 Budd Street Southampton Berkshire SS21 4TH

Schedule of Insurance A7HXF - Continued

Standard Policy Excess

Accidental Damage:	Compulsory: £500
Fire:	Compulsory: £500
Theft:	Compulsory: £500

Additional Policy Excesses

The following situations will activate Additional Policy Excesses - these are in addition to the Standard Policy Excess or any other excess.
In the event of an incident resulting in a claim under the policy where:
i) the claim results from the insured vehicle being in a collision with another vehicle and we are unable to trace the responsible third party, or here is a non-traceable responsible third party; or
ii) the claim results from the insured vehicle being in a collision but no other vehicle is involved, or
iii) the claim for loss or damage to the insured vehicle does not involve a collision and there is no responsible party from whom we can seek a recovery
an additional excess of £500 will apply.
For each claim if you choose to use an alternative repairer than the Insurer's approved repairers an additional £250 excess will apply.
An Excess Reduction or Excess Protection policy does not cover these excesses.

Policy Endorsements

Excludes cover for all glass and windscreen breakage.
Excludes driving other vehicles.
Excluding: Unemployed persons, or those who have a full or part-time occupation which is connected to the following trades or professions: Couriers, Parcel delivery, Fast-food delivery, Entertainment Industry; Professional Sports-persons.
This certificate of motor insurance cannot be used for the purpose of recovering impounded or confiscated vehicles.
No amendments, alterations or changes can be made to this policy or certificate of insurance.
An additional £500 excess applies when a vehicle is owned, operated or registered to a Self-drive Hire Company or Vehicle Rental firm. Vehicles owned or operated by any Accident Management company or Credit Hire firm are specifically excluded.

Temporary Certificate of Motor Insurance

This certificate is evidence that you have insurance to comply with the law. It is not valid if changed in any way. For full details of your insurance cover, please see your motor insurance schedule and your policy booklet.

1. Policy number:	XPKT00198793
2. Make and Model of Vehicle:	FORD FIESTA
3. Registration Number:	RJ59TH
4. Name of Policyholder:	Ash Muhaj
5. Effective date of commencement of insurance for the purpose of the relevant law:	19/08/2024 at 09:30 hours
6. Date of expiry of insurance:	21/08/2024 at 09:30 hours
7. Persons or classes of persons entitled to drive	Ash Muhaj only;

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

8. Limitations of use: Use for Social Domestic and Pleasure purposes and by the Insured in person in connection with his/her business or profession.

Use Exclusions:

- In connection with your business, trade or profession, for Commercial Travelling, hiring, carriage of passengers or goods for hire and reward, any purpose in connection with the Motor Trade, racing, pace-making, speed testing or reliability testing or use on any race track, race circuit or toll road without a speed limit including the Nurburgring;
- 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.

9. The driving of other vehicles is not permitted under this insurance.

10. This temporary certificate of insurance cannot be used to secure the release of an impounded vehicle.

TEMPORARY CERTIFICATE OF INSURANCE

I 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.

Colin Johnson
Director, Accredited Insurance (Europe) Limited - UK Branch

Authorised Insurers
Issued by First Underwriting Ltd for and on behalf of **Accredited Insurance (Europe) Ltd Authorised Insurers.**

Agency No: 624585

Order No: 1080368

Advice to Third Parties - Nothing in this certificate will affect your right as a Third Party to make a claim.

First Underwriting Ltd

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of

- a) any other member country of the European Union;
- b) Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland.

La police à laquelle ce certificat d'assurance automobile est applicable, inclut également les exigences obligatoires en matière d'assurance automobile
a) des autres pays membres de la Union Européenne;
b) Andorre, l 'Islande, le Liechtenstein, la Norvège, la Serbie et la Suisse.

Die Police, auf welche sich dieser Kraftfahrzeugversicherungsschein bezieht, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung
a) aller anderen Mitgliedsstaaten der Europaeischen Union;
b) Andorra, Islandia, Liechtenstein, Norwegen, Serbien und der Schweiz.

La polizza comprovata dal presente certificato di Assicurazione Automobilistica si estende ad includere l'assicurazione auotmobilistica obbligatoria:
a) di qualsiasi altro paese membro della Unione Europea;
b) Andorra, Islanda, Liechtenstein, Norvegia, Serbia e Svizzera.

La póliza aplicable a este Certificado de Seguro de Automóvil se extiende para incluir los requerimientos de seguro de automóvil obligatorios en:
a) Cualquier otro país miembro de la Union Europea;
b) Andorra, Islandia, Liechtenstein, Noruega, Serbia y Suiza.

Advice to third parties: Nothing contained in this Certificate affects your right as a third party to make a claim.
IMPORTANT: FOR THE FULL DETAILS OF YOUR INSURANCE, PLEASE READ THE CERTIFICATE OF MOTOR INSURANCE, THE SCHEDULE AND DOCUMENT OF INSURANCE AS ONE DOCUMENT
Important - if you have an accident, please report all accidents to us immediately on 0344 854 1157 so we can tell you what to do next and help resolve any claim.
Cover has been issued and arranged by First Underwriting Limited under authority granted by Accredited Insurance (Europe) Limited who are authorised and regulated by the Malta Financial Services Authority.
First Specialty is a trading style of First Underwriting Limited. First Underwriting Limited is authorised and regulated by the Financial Conduct Authority under FRN 624585.

Universal Insurance Company (Guernsey) Limited

Product: **Motor Excess Reduction Insurance**

Agents Name: **Ramasis Limited**

Website Name: **safelyinsured.co.uk**

POLICY SCHEDULE

This insurance has been arranged through Ramasis Limited and is a contract between ***you*** and the ***insurer***, Universal Insurance Company (Guernsey) Limited which is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002.

The ***insurer*** will indemnify the ***insured person*** subject to the terms, conditions, clauses and exclusions of this insurance for valid claims resulting from an ***insured incident*** during the ***period of insurance*** as defined below. This ***policy schedule*** and the ***policy*** wording must be read as one and together they form ***your*** Motor Excess Reduction Insurance.

Policy Number:	**MEXRST/SAFE/4262166**
Policyholder Name:	**Mr Ash Muhaj**
Vehicle Registration:	**RJ596TH**
Period of Cover:	**19/08/2024 at 09:30 hours until: 21/08/2024 at 09:30 hours**
Limit of Indemnity:	**£400.00**

Policy Premium:	**£1.32**
Insurance Premium Tax (IPT):	**£0.16**
Total Premium:	**£1.48**

How to Claim: If ***you*** have unfortunately been involved in a claim that is either ***your*** fault, or partially ***your*** fault, or ***the insured vehicle*** has been stolen or damaged by fire, then please refer to ***your policy*** wording which explains the simple steps ***you*** need to take to submit a claim under this ***policy***.

Universal Insurance Company (Guernsey) Limited

Product:	**Motor Breakdown Roadside Cover**
Agents Name:	**Ramasis Ltd**
Website Name:	**safelyinsured.co.uk**

POLICY SCHEDULE

This insurance has been arranged through Ramasis Limited and is a contract between ***you*** and the ***insurer***, Universal Insurance Company (Guernsey) Limited which is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002.

The ***insurer*** will indemnify the ***insured person*** subject to the terms, conditions, clauses and exclusions of this insurance for valid claims resulting from the ***insured vehicle*** suffering a breakdown whilst being driven during the ***period of insurance***. This ***policy schedule*** and the ***policy*** wording must be read as one and together they form ***your*** Motor Breakdown Roadside Cover insurance.

Policy Number:	**MBROST/SI/0087357**
Policyholder Name:	**Mr Ash Muhaj**
Vehicle Registration:	**RJ59TH**
Period of Cover:	**19/08/2024 at 09:30 hours until: 21/08/2024 at 09:30 hours**
Cover Type	**Roadside Assistance for 30 minutes**

Policy Premium:	**£0.44**
Insurance Premium Tax (IPT):	**£0.05**
Total Premium:	**£0.49**

How to Claim: If ***you*** have unfortunately broken down whilst driving ***your*** vehicle, call us for assistance immediately on:

0333 2341603