

CERTIFICATE OF MOTOR INSURANCE

Policy Number:	4L8270MFA112
DESCRIPTION OF VEHICLES	
Any motor vehicle the property of the policyholder or hired, loaned, lent or leased to the policyholder excluding motor vehicles owned by employees of the policyholder or hired, loaned, lent or leased to them.	
NAME OF POLICYHOLDER	
M & M Medical Ltd	
EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSE OF THE RELEVANT LAW	
00:01 27/05/2011	
EXPIRY DATE OF INSURANCE	
23:59 26/05/2012	
PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE	
The Policyholder Any person who is driving with the permission or on the order of the policyholder provided that the person driving holds a licence to drive the vehicle and is not disqualified from or prohibited by law from holding or obtaining such a licence	
LIMITATIONS AS TO USE	
Use for social, domestic and pleasure purposes and for the policyholder's business including the carriage of goods for hire and reward	
EXCLUSIONS	
<ul style="list-style-type: none"> (1) Use for racing, pacemaking, performance testing, reliability or speed trails, competitions, use in any contest, including off-road events, whether between motor vehicles or otherwise (2) Use while drawing a greater number of trailers in all than is permitted by law (3) Use for letting or hire (4) Use for the carriage of passengers for hire and reward 	

Insurer's Declaration

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 Alderney, The Island of Guernsey, The Island of Jersey, Any country which is a member of the European Community/European Union (EC/EU) and Any other country approved by the EC/EU commission and whose insurance requirements follow EC/EU directives currently in force.

Novae Underwriting Limited



J Butcher
Director

Issued: 25/05/2011

Notes:

- (1) For details of insurance cover and exclusions reference should be made to the Policy
- (2) Any premium refund if allowable will only operate once the certificate has been returned
- (3) If this certificate relates to a specific vehicle and you are removing or replacing the vehicle this certificate must be returned

ADVICE TO THIRD PARTIES – NOTHING CONTAINED IN THIS CERTIFICATE AFFECTS YOUR RIGHT AS A THIRD PARTY TO MAKE A CLAIM