



K Beer, R A Siggs & M B Griffin
NFU Office
Satellite House
Wrotham Road
Meopham
Kent
DA13 0QB

Telephone: 01474 813141

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

Renewal Invoice

Account Reference 000602211 Payment Due Date 12 May 2022
Invoice Number 1145501200/2 Invoice Date 14 April 2022

| Date | Policy Number | Item | Start date of Insurance | Amount |
|------------------|---------------|--------------------------------------|-------------------------|------------------|
| 26/02/2022 | 002X4198812 | Motor - Private Car - Renewal | 12/05/2022 | £633.99 |
| 27/02/2022 | 003X1684805 | Motor - Commercial Vehicle - Renewal | 12/05/2022 | £453.92 |
| 27/02/2022 | 003X4198633 | Motor - Commercial Vehicle - Renewal | 12/05/2022 | £837.14 |
| Total Due | | | | £1,925.05 |

Your **Mutual Bonus** saving on items included on this invoice is **£303.31**

NS Whyd 5/5/22

We accept:

*15%
INSURANCE MAX 12%*

- Credit or debit card. Call us between 9am and 8pm Monday to Fridays, 9am and 12:30pm on Saturdays.
- A cheque made payable to "NFU Mutual" with 000602211 on the back to ensure it is allocated correctly.
- A bank transfer.

Bank Account Name NFU Mutual
 Bank Sort Code 20-83-08
 Bank Account Number 10861936
 Reference 000602211 to ensure it is allocated correctly.

We may store bank details obtained by your bank transfer payment to us, so that we can process any future refunds due to you, by Direct Credit, rather than cheque.

Alternatively, if you would prefer to pay via Direct Debit at no extra cost to you, please contact us for further details. We may refuse to accept applications for Direct Debit in certain circumstances.

Please note that K Beer, R A Siggs & M B Griffin reserves the right to hold on account, refunds for amendments to policies of £10.00 or less as a credit balance, where the payment method was: cash, cheque or bank transfer. You are able to request this refund from K Beer, R A Siggs & M B Griffin at any time. Alternatively the credit balance can be used against the next premium on your account.



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Commercial Vehicle insurance

Policy number 003X1684805/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£453.92**. As you've been with us for over 5 years, that includes a Mutual Bonus saving of £71.52.

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals

Motor Legal Protection

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

Please read the enclosed documents thoroughly and make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Insurance Demands and Needs** - this is a statement of your demands and needs.
- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Lifting Equipment Inspections

Your insurance schedule may contain items that are subject to statutory inspection under Lifting Operations and Lifting Equipment Regulations 1998 (LOLER). It's your responsibility to arrange these inspections. If you need help doing this, just call us on 01474 813141.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any vehicle insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your vehicle, or changing the use of the vehicle.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).

This list is not exhaustive.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us to make a claim on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Your Insurance Demands & Needs

You require cover for your vehicle(s).

Based on the type and use of the vehicle(s) and other information you have provided as part of the fact find (shown in your Statement of Insurance) and in any subsequent correspondence, our recommendation is the Commercial Vehicle policy from NFU Mutual.

This policy meets your requirements as summarised below and as set out in your Statement of Insurance and Policy Schedule. Your Policy Schedule includes further details about what is insured, the extent of cover and key limits.

- **Vehicle Cover** - Comprehensive - to provide cover for accidental damage to your vehicle plus third party liability and loss or damage caused by fire or theft.
- **Vehicle Use** - as this varies for each individual vehicle see your schedule for full details of the insured use.
- **Drivers** - details of your selected drivers are shown on your schedule. Please note that this policy does not include third party liability cover to drive other cars.
- **Motor Legal Protection** - to cover legal costs and expenses incurred in pursuing or defending incidents in connection with using or driving your vehicle up to £100,000. This includes problems with uninsured loss recovery, defending motor prosecutions and motor contract disputes. You need to contact the DAS Motor Legal Protection helpline as soon as you are aware of a potential claim. Any costs or expenses incurred before written acceptance of the claim will be excluded. For civil claims to be proceeded with there must be a reasonable prospect of success (usually assessed as at least 51%).

Statement of Commercial Vehicle Insurance

Policy name Edenbridge Town Council
Policy number 003X1684805/N06 **Renewal date** 12 May 2023
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023

ⓘ Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Commercial Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

| Details | Vehicle Premium | Total Premium |
|---------|---|----------------|
| X334VNJ | £213.87 | £213.87 |
| RX15GVK | £262.93 | £262.93 |
| | Mutual Bonus | -£71.52 |
| | Insurance Premium Tax (at the current rate) | £48.64 |
| | Payment in full | £453.92 |

About you

| | |
|--|---|
| Name | Edenbridge Town Council |
| Address | Doggetts Barn High Street Edenbridge Kent TN8 5AR |
| Business / Occupation | Council Officer Please Advise |
| Year business established | 0 |
| Business public liability insurance in force | Yes (with another insurer) |
| Member of trade organization or professional body | No |

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

| | |
|---------------|------------------|
| Name | Caroline Leet |
| Date of birth | 22 October 1968 |
| Name | Kathy Staff |
| Date of birth | 18 January 1957 |
| Name | Lorraine Ganney |
| Date of birth | 30 December 1965 |

About your vehicle(s) and specified trailer(s)

| Vehicle/Trailer | Year of first registration/make | Date of purchase | Estimated annual mileage | Cover | Vehicle use * | No claims discount |
|--|---------------------------------|------------------|--------------------------|---|---------------|---|
| X334VNJ NEW HOLLAND Tractor (Not Agric Use) GVW tonnes: 5 Market value not exceeding £10,000 | 2000 | | | Comprehensive Voluntary Accidental Damage excess £250 | Table 6 | 60% (9 or more years NCD) not protected |
| RX15GVK KUBOTA Excavator GVW tonnes: 5 Market value not exceeding £12,000 | 2015 | 09/06/2015 | | Comprehensive Voluntary Accidental Damage excess £250 | Table 6 | 60% (9 or more years NCD) not protected |

* - See Vehicle use table on your Commercial Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security

Your vehicles/trailers do not have any security or tracker devices other than those fitted as standard by the manufacturer.

About your vehicle(s) and specified trailer(s) - ownership and location

| Vehicle/Trailer | Legal Owner | Registered Keeper | Where kept overnight |
|-----------------|-----------------------|-----------------------|---|
| X334VNJ | Proposer/Policyholder | Proposer/Policyholder | TN8 5AR On private property |
| RX15GVK | Proposer/Policyholder | Proposer/Policyholder | TN8 5AR In a locked garage, building or compound |

About your vehicle(s) and specified trailer(s) - other features

| | Applies to |
|---|------------|
| Plant Permanently fitted | None |
| Cooking/refrigeration equipment fitted | None |
| Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases | None |

About your vehicles and drivers

| Vehicle | Driving option | Main driver | Other drivers |
|---------|----------------|-------------------|-----------------------------------|
| X334VNJ | Any driver | Craig Graham Open | Lance Thompsett, Antony Saunders. |
| RX15GVK | Any driver | Craig Graham Open | Lance Thompsett, Antony Saunders. |

| About the drivers (see your certificate of insurance for details of who's currently insured to drive)* | | | | |
|--|----------------------|-------------------|--------------------------------|------------------------------------|
| Full name | Date of birth | Occupation | Type of driving licence | Years held (if less than 5) |
| Craig Graham Open | 6 April 1988 | Groundsman/woman | Full (UK) | |
| Antony Saunders | 9 September 1962 | Groundsman/woman | Full (UK) | |
| Lance Thompsett | 5 December 1967 | Groundsman/woman | Full (UK) | |

* This list shows drivers whose details are on your policy. Please refer to your certificate of insurance to see who's currently insured to drive.

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.
- Details of all people who have ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs):
Please call us with details.
- Details of all people who have ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act:
Please call us with details.
- No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy.
- No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving.
- No drivers have a Pass Plus or advanced driving qualification.
- No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

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 Gravesend
 Kent
 DA13 0QB

01474 813141

Commercial Vehicle Insurance Schedule

Policy number 003X1684805 / N06
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023
Renewal date 12 May 2023 **Date of issue** 22 March 2022

Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for issue Renewal

This schedule replaces your previous schedule.

| | Premium |
|---|----------------|
| Mutual Bonus | £476.80 |
| Insurance Premium Tax (at the current rate) | -£71.52 |
| Total Price | £453.92 |

Vehicle(s) and specified trailer(s)

| Vehicle/Trailer | GVW tonnes | Year | Value | Cover | Vehicle use * | No claims discount |
|---|------------|------|------------------------------------|---------------|---------------|---|
| X334VNJ NEW HOLLAND Tractor (Not Agric Use) | 5 | 2000 | Market value not exceeding £10,000 | Comprehensive | Table 6 | 60% (9 or more years NCD) not protected |
| RX15GVK KUBOTA Excavator | 5 | 2015 | Market value not exceeding £12,000 | Comprehensive | Table 6 | 60% (9 or more years NCD) not protected |

* - See Vehicle use table below

Drivers

| Vehicle | Driving Option | Main driver | Other drivers |
|---------|----------------|-------------------|-----------------------------------|
| X334VNJ | Any driver | Craig Graham Open | Lance Thompsett, Antony Saunders. |
| RX15GVK | Any driver | Craig Graham Open | Lance Thompsett, Antony Saunders. |

| Excess amounts for vehicle(s) | | | | | |
|--------------------------------------|--|--|--------------|-------------|---|
| Vehicle | Accidental damage (includes voluntary excess) Please see 'Driving Option' to check whether drivers aged under 25 are covered under your policy. | | Theft | Fire | Glass replacement |
| X334VNJ Voluntary excess £250 | Driver aged under 21 £600 Driver aged 21 to 24 years £400 All other drivers £300 | | £100 | £0 | £50 (approved) £70 (all other circumstances) |
| RX15GVK Voluntary excess £250 | Driver aged under 21 £600 Driver aged 21 to 24 years £400 All other drivers £300 | | £100 | £0 | £50 (approved) £70 (all other circumstances) |

| Cover and Use Extensions | |
|--|-------------------|
| | Applies to |
| Loss of use to cover the cost of hiring in an equivalent vehicle | None |
| Loss of hiring charges | None |
| Increased audio/visual amount | None |
| Driver's effects | None |
| Third party working risk excluding flooding, damage to pipes and cables | None |
| Third party working risk excluding flooding with £250 excess | None |
| Increased third party property damage | None |
| Hirers indemnity | None |
| Airside use | None |
| Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases | None |
| Unspecified trailer | None |

| Vehicle Use | |
|--------------------|--|
| Table 6 | <p>You are covered for:</p> <ul style="list-style-type: none"> • social domestic and pleasure use (including voluntary use) • use for the policyholder's business <p>While being used as above, the vehicle may be used for towing a trailer or any one disabled mechanically propelled vehicle.</p> <p>You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.</p> |

Information about our

Insurance Services

Our statutory status

K Beer, R A Siggs & M B Griffin is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

K Beer, R A Siggs & M B Griffin acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01474 813141 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.





NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

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Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Car insurance

Policy number 002X4198812/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£633.99** including Insurance Premium Tax and your Mutual Bonus saving of **£99.89**. Last year your premium was £1,223.74. There's information about why premiums may have changed within your renewal document. Please read the enclosed documents thoroughly and make sure the cover still meets your needs.

As a Mutual we pride ourselves on:

- Rewarding members for their loyalty through Mutual Bonus
- Quality products with no additional charge for paying by direct debit
- A personal service that provides the necessary guidance and support when you need it most.

Our Industry Regulator requires all firms to notify consumers that "you have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around."

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals.

Customer care and support

If you require assistance or support with your renewal, please contact us using the details at the top of this letter so that we can understand your personal circumstances and requirements.

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.
To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk

Motor Legal Protection

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

As this is a non advised policy, we haven't provided you with a recommendation. Please read the enclosed documents thoroughly to make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Spouse's business use

Please note that any reference to spouse under 'Vehicle use' or 'Limitations as to use' will only apply if your spouse is entitled to drive the vehicle under this policy. We have amended the wording to clarify this. Please let us know if your cover needs to be amended.

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any car insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).
- The declared mileage or estimated current value of your car has changed significantly i.e. by more than 10%.

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your car, or starting to use the car for commuting or business use.
- Immediately if you, or any driver named to drive any car insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any car insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).

This list is not exhaustive.

Your premium

Your premium may be different this year for a number of reasons including:

- **Pricing changes** - we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Claims and convictions** - any claims or convictions in the previous year can increase the premium charged for a policy.
- **Insurance Premium Tax (IPT)** - an increase in the rate of Insurance Premium Tax collected on behalf of the Government.
- **Age** - premium varies with the age of the driver(s) and the age of the car.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us if you need to make a claim or have broken down on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Statement of Car Insurance

Policy name Edenbridge Town Council
Policy number 002X4198812/N06 **Renewal date** 12 May 2023
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Car(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailers up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

ⓘ Important Information

Your Car Insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Car Insurance.

Please keep this document in a safe place, with your policy booklet.

Premium

Total **£633.99**

Please see your Car Insurance Schedule for premium details.

About you

| | |
|------------------------------|---|
| Name | Edenbridge Town Council |
| Address | Doggetts Barn High Street Edenbridge Kent TN8 5AR |
| Business / Occupation | Local government |

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

| | |
|----------------------|-----------------|
| Name | Kathy Staff |
| Date of birth | 18 January 1957 |
| Name | Caroline Leet |

| | |
|---------------|------------------|
| Date of birth | 22 October 1968 |
| Name | Lorraine Ganney |
| Date of birth | 30 December 1965 |

| | |
|--|--|
| About your car | GL61EOY |
| Make and Model | 2012, LAND ROVER DEFENDER 110 TDI, 2198cc, Diesel, Manual |
| Vehicle modifications | No modification from manufacturer's standard specification. |
| Estimated value | Market Value not exceeding £75,000 |
| Security | No security or tracker device other than fitted as standard by the manufacturer. |
| Where kept overnight | TN8 5AR On private property |
| Estimated annual mileage | Upto 4000 miles |
| Legal owner / registered keeper | Proposer/Policyholder |
| No Claim Discount | 8 or more years NCD not protected. |

| About the drivers | | | | |
|--------------------------|------------------|--------------------------------|-------------------------|-----------------------------|
| Full Name | Date of Birth | Occupation | Type of driving licence | Years held (if less than 5) |
| Craig Graham Open | 6 April 1988 | Grounds maintenance contractor | Full (UK) | |
| Antony Saunders | 9 September 1962 | Groundsman | Full (UK) | |
| Lance Thompsett | 5 December 1967 | Groundsman | Full (UK) | |

| About the business and people connected with the business or insured under this policy |
|---|
| <p>You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:</p> <ul style="list-style-type: none"> No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer. No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs). No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not. No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending. No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs). No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act. No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy. No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving. No drivers have a Pass Plus or advanced driving qualification. No drivers have any medical conditions or disabilities that could affect their driving ability. |

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

Edenbridge Town Council
 Doggetts Barn
 High Street
 Edenbridge
 Kent
 TN8 5AR

K Beer, R A Siggs & M B Griffin
 NFU Mutual Sevenoaks & Meopham
 Satellite House, Wrotham Road
 Meopham
 Gravesend
 Kent
 DA13 0QB

01474 813141

Car Insurance Schedule

Policy number 002X4198812 / N06

Period of Cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023

Renewal date 12 May 2023

Date of issue 22 March 2022

① Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, Certificate of Motor Insurance and Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue Renewal

This schedule replaces your previous schedule.

Premium for this renewal

| | |
|-----------------------|----------------|
| GL61EOY | £665.95 |
| Mutual Bonus | -£99.89 |
| Insurance Premium Tax | £67.93 |
| Total | £633.99 |

Car details for GL61EOY

| | |
|--|--|
| Make and Model | 2012, LAND ROVER DEFENDER 110 TDI, 2198cc, Diesel, Manual |
| Value | Market Value not exceeding £75,000 |
| Cover | Comprehensive |
| Vehicle use | You are covered for social, domestic and pleasure use, commuting, voluntary use, business use by the policyholder and spouse if entitled to drive under the policy and business use by any entitled driver for the policyholder's business and use by any entitled driver for farming and agricultural purposes. The vehicle may also be used for towing without reward a trailer or any one disabled mechanically-propelled vehicle. You are not covered for commercial travelling, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts), trials or track days, Nürburgring Nordschleife driving, carriage of passengers for hire or reward, or for any purpose in connection with the motor trade or professional driving instruction. |
| Permitted drivers | Main driver & 2 others |
| Main driver | Craig Graham Open. |
| Other Drivers | Lance Thompsett, Antony Saunders. |
| No Claim Discount | 8 or more years NCD not protected. |
| Kept overnight postcode | TN8 5AR |
| Road Rescue | Mutual Assist (Not Motorhomes) (Refer to Road Rescue (Mutual Assist) in your policy booklet for cover details.) |
| Sections of your policy booklet applying | All sections of the policy apply. The cover for any car loaned to you by our Approved Repairers is Comprehensive. |

Excess amounts for GL61EOY

Accidental Damage This includes £250 voluntary excess. Please see 'Permitted drivers' above to check whether drivers aged under 25 are covered under your policy.

| | |
|----------------------------------|--------------------------------------|
| Drivers aged under 21 | £550 |
| Drivers aged 21 - 24 (inclusive) | £350 |
| Drivers aged 25 - 29 (inclusive) | £250 |
| All other drivers | £250 |
| Theft | £100 |
| Glass replacement | |
| | £50 (approved company) |
| | £70 (all other circumstances) |

Endorsements for GL61EOY

None

Information about our Insurance Services

Our statutory status

K Beer, R A Siggs & M B Griffin is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

K Beer, R A Siggs & M B Griffin acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01474 813141 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.





NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Light Goods Commercial Vehicle insurance

Policy number 003X4198633/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£837.14** including Insurance Premium Tax and your Mutual Bonus saving of **£131.90**. Last year your premium was £832.96. There's information about why premiums may have changed within your renewal document. Please read the enclosed documents thoroughly and make sure the cover still meets your needs.

As a Mutual we pride ourselves on:

- Rewarding members for their loyalty through Mutual Bonus
- Quality products with no additional charge for paying by direct debit
- A personal service that provides the necessary guidance and support when you need it most.

Our Industry Regulator requires all firms to notify consumers that "you have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around."

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals

Customer care and support

If you require assistance or support with your renewal, please contact us using the details at the top of this letter so that we can understand your personal circumstances and requirements.

Motor Legal Protection

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.

To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

As this is a non advised policy, we haven't provided you with a recommendation. Please read the enclosed documents thoroughly to make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any vehicle insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).
- The declared mileage of your vehicle has changed significantly i.e. by more than 10%.

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your vehicle, or changing the use of the vehicle.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).
- Immediately if the main driver changes.

This list is not exhaustive.

Your premium

Your premium may be different this year for a number of reasons including:

- **Pricing changes** - we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Claims and convictions** - any claims or convictions in the previous year can increase the premium charged for a policy.
- **Insurance Premium Tax (IPT)** - an increase in the rate of Insurance Premium Tax collected on behalf of the Government.
- **Age** - premium varies with the age of the driver(s) and the age of the vehicle.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us to make a claim on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Statement of Light Goods Vehicle Insurance

| | | | |
|------------------------|--|---------------------|-------------|
| Policy name | Edenbridge Town Council | | |
| Policy number | 003X4198633/N06 | Renewal date | 12 May 2023 |
| Period of cover | 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023 | | |

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Light Goods vehicle(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailer(s) up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

ⓘ Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

Young Drivers aged under 25

It is important that you let us know correctly how much access a young person will have to the vehicle to ensure you have the right cover.

If the young person owns the vehicle, they should have a policy in their own name.

If you own the vehicle but the young person has unrestricted access to it or uses it to drive to and from work or college, or is an employee allowed to take the vehicle home, or normally has to use the vehicle for business, they are probably the main driver and you will need to tell us.

Your insurance schedule will tell you who we have noted as the main driver of each vehicle insured by this policy. We understand that circumstances change, for example, a son or daughter, or employee may have recently passed their test, or a new driver may have been employed. So please review your cover to ensure we have your policy details recorded correctly.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Light Goods Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

| Details | Vehicle Premium | Road Rescue Premium | Continental Breakdown Premium | Total Premium |
|---------|---|---------------------|-------------------------------|----------------|
| HN12DVT | £205.20 | £0.00 | £0.00 | £205.20 |
| OY18HDO | £674.14 | £0.00 | £0.00 | £674.14 |
| | Mutual Bonus | | | -£131.90 |
| | Insurance Premium Tax (at the current rate) | | | £89.70 |
| | Payment in full | | | £837.14 |

About You

| | |
|--|---|
| Name | Edenbridge Town Council |
| Address | Doggetts Barn High Street Edenbridge Kent TN8 5AR |
| Business / Occupation | Council Officer Please Advise |
| Year business established | 0 |
| Business public liability insurance in force | Yes (with another insurer) |
| Member of trade organization or professional body | No |

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

| | |
|---------------|------------------|
| Name | Kathy Staff |
| Date of birth | 18 January 1956 |
| Name | Caroline Leet |
| Date of birth | 22 October 1968 |
| Name | Lorraine Ganney |
| Date of birth | 30 December 1965 |

About your vehicle(s) and specified trailer(s)

| Vehicle/Trailer | Signage | Internal or external racking | Estimated annual mileage | Cover | Vehicle use * | No claims discount |
|---|---------|------------------------------|--------------------------|---|---------------|---|
| HN12DVT RENAULT KANGOO ML19 DCI 90 GVW tonnes: 2 Year of first registration/make: 2007 Date of purchase: 05/02/2015 Market value not exceeding £6,600(includes modifications) | Yes | No | Up to 3000 | Comprehensive Voluntary Accidental Damage excess £100 | Table 1a | 60% (9 or more years NCD) not protected |
| OY18HDO VOLKSWAGEN CADDY C20 STARTLINE 214 TDI 102 BMT GVW tonnes: 3 Year of first registration/make: 2018 Date of purchase: 03/07/2019 Market value not exceeding £17,894(includes modifications) | Yes | Yes | Up to 5000 | Comprehensive Voluntary Accidental Damage excess None | Table 1a | 60% (9 or more years NCD) not protected |

* - See Vehicle use table on your Light Goods Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security and modifications

Your vehicles/trailers do not have any security or tracker devices other than those fitted as standard by the manufacturer. Your vehicles/trailers have not been converted, modified or adapted in any way from the vehicle manufacturer's standard specification.

About your vehicle(s) and specified trailer(s) - ownership and location

| Vehicle/Trailer | Legal Owner | Registered Keeper | Where kept overnight |
|-----------------|-----------------------|-----------------------|---|
| HN12DVT | Proposer/Policyholder | Proposer/Policyholder | TN8 5BD In a locked garage, building or compound |
| OY18HDO | Proposer/Policyholder | Proposer/Policyholder | TN8 5AR In a locked garage, building or compound |

About your vehicle(s) and specified trailer(s) - other features

| | Applies to |
|---|------------|
| Plant Permanently fitted | None |
| Cooking/refrigeration equipment fitted | None |
| Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases | None |

About your vehicles and drivers

| Vehicle | Driving option | Main driver | Other drivers |
|---------|-------------------------|-------------------|---------------|
| HN12DVT | Main driver & 1 other | Rosemary Briggs | Martin Leach |
| OY18HDO | Any driver aged 25yrs + | Craig Graham Open | N/A |

About the drivers (see your **certificate of insurance** for details of who's currently insured to drive)*

| Full name | Date of birth | Occupation | Type of driving licence | Years held (if less than 5) |
|-------------------|------------------|-------------------------------|-------------------------|-----------------------------|
| Rosemary Briggs | 7 September 1960 | Community Development Officer | Full (UK) | |
| Martin Leach | 11 May 1956 | Property Management | Full (UK) | |
| Craig Graham Open | 6 April 1988 | Groundsman/woman | Full (UK) | |
| Antony Saunders | 9 September 1962 | Groundsman/woman | Full (UK) | |
| Lance Thompsett | 5 December 1967 | Groundsman/woman | Full (UK) | |

* This list shows drivers whose details are on your policy. Please refer to your certificate of insurance to see who's currently insured to drive.

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.

About the business and people connected with the business or insured under this policy

- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy.
- No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving.
- No drivers have a Pass Plus or advanced driving qualification.
- No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

Edenbridge Town Council
 Doggetts Barn
 High Street
 Edenbridge
 Kent
 TN8 5AR

K Beer, R A Siggs & M B Griffin
 NFU Mutual Sevenoaks & Meopham
 Satellite House, Wrotham Road
 Meopham
 Gravesend
 Kent
 DA13 0QB

01474 813141

Light Goods Vehicle Insurance Schedule

Policy number 003X4198633 / N06
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023
Renewal date 12 May 2023 **Date of issue** 22 March 2022

Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue Renewal

This schedule replaces your previous schedule.

| | Premium |
|---|----------------|
| Mutual Bonus | £879.34 |
| Insurance Premium Tax (at the current rate) | -£131.90 |
| Total Price | £837.14 |

Vehicle(s) and specified trailer(s)

| Vehicle/Trailer | GVW tonnes | Year | Value | Cover | Vehicle Use * | No claims discount |
|---|------------|------|---------------------------------------|---------------|---------------|--|
| HN12DVT RENAULT KANGOO ML19 DCI 90 | 2 | 2007 | Market value not exceeding £6,600 | Comprehensive | Table 1a | 60% (9 or more years NCD) not protected |
| OY18HDO VOLKSWAGEN CADDY C20 STARTLINE 214 TDI 102 BMT | 3 | 2018 | Market value not exceeding £17,894 | Comprehensive | Table 1a | 60% (9 or more years NCD) not protected |

* - See Vehicle use table below

Drivers

| Vehicle | Driving Option | Main driver | Other drivers |
|---------|-------------------------|-------------------|---------------|
| HN12DVT | Main driver & 1 other | Rosemary Briggs | Martin Leach |
| OY18HDO | Any driver aged 25yrs + | Craig Graham Open | N/A |

| Excess amounts for vehicle(s) | | | | | |
|--------------------------------------|--|--|--------------|-------------|---|
| Vehicle | Accidental damage (includes voluntary excess) Please see 'Driving Option' to check whether drivers aged under 25 are covered under your policy. | | Theft | Fire | Glass replacement |
| HN12DVT Voluntary excess £100 | Driver aged under 21 £400 Driver aged 21 to 24 years £200 All other drivers £100 | | £100 | £0 | £50 (approved) £70 (all other circumstances) |
| OY18HDO Voluntary excess £0 | Driver aged under 21 £300 Driver aged 21 to 24 years £100 All other drivers £0 | | £100 | £0 | £50 (approved) £70 (all other circumstances) |

| Cover and Use Extensions | |
|--|-------------------|
| | Applies to |
| Road Rescue refer to your policy booklet for cover details | |
| No Cover | HN12DVT, OY18HDO |
| Annual Continental Breakdown refer to Cover Extensions - Continental Breakdown in your policy booklet for cover details | None |
| Loss of use to cover the cost of upgrading your standard courtesy vehicle | None |
| Loss of hiring charges | None |
| Increased audio/visual amount | None |
| Driver's effects | None |
| Increased third party property damage limit | None |
| Airside use | None |
| Driving tuition | None |
| Carriage of schoolchildren for hire or reward | None |
| Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases | None |

| Vehicle Use | |
|--------------------|---|
| Table 1a | <p>You are covered for:</p> <ul style="list-style-type: none"> • social domestic and pleasure use (including voluntary use) • commuting • use for the policyholder's business <p>While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle.</p> <p>You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.</p> |

Information about our Insurance Services

Our statutory status

K Beer, R A Siggs & M B Griffin is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

K Beer, R A Siggs & M B Griffin acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01474 813141 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.





Make a payment to another UK account

Your payment is being processed. It won't be reflected in your balance until it's complete, so make sure you have enough money in your account and don't try to make the payment again. We may contact you if we need more information

[Questions about a delayed payment? Our FAQs could help.](#)

From *General Account*
20-76-55 2388 1989

To *NFU MUTUAL*
20-83-08 1086 1936

Amount £1,925.05

Reference 000602211

When *Immediately after authorisation*
This payment will be processed as soon as it's fully authorised, so please make sure there's enough money in the account.
We'll only update your balance when the payment is complete, so please don't try to make it again.
We'll contact you if we need more information.

Instructions received at *May 5, 2022*
This payment won't be processed until it's been approved by a second authoriser.
Once they've logged in to Online Banking, they'll get a notification and will be directed to a 'Payment authorisation' screen to approve, decline or edit this payment. If they edit the payment, you'll need to review and approve it again before it can be processed.

[Signature] 5/5/22
[Signature] 5/5/22

