

Agency Number

BM 0478131

Class

RRI



Policy Number

BM MTP 6866103

Effective Date

07/02/2026

FREEMAN JUNIOR HOLDINGS LIMITED
STARTIN OF REDDITCH
FAR MOOR LANE
REDDITCH
WORCESTERSHIRE
B98 0SD

COMMERCIAL INSURANCE ROAD RISK COVER

Reason for issue: Renewal

CERTIFICATE OF MOTOR INSURANCE

W150 / 25

Certificate Number: BM MTP 6866103

1. Description of vehicle
Any motor vehicle the property of the Policyholder or in the custody or control of the Policyholder in connection with the Business
2. The policyholder
FREEMAN JUNIOR HOLDINGS LIMITED
3. Effective date of the commencement of insurance
for the purposes of the relevant law: 07/02/2026
4. Date of expiry of insurance: 06/02/2027
5. Persons or Classes of Person entitled to drive
 - a) Any person driving on the Policyholder's order or with the Policyholder's permission
 - b) Any person driving on the Policyholder's order or with the Policyholder's permission whose vehicle is in the custody or control of the Policyholder for servicing or repair
 - c) IAN HENRY, TOM BARTLEY-SMITH
 - d) Any relative or friend of the Policyholder if a named person or any partner or director of the Policyholder
 - e) The Policyholder if a named person or any partner or director of the Policyholder may also drive any motor vehicle
 - i) not owned by or in the custody or control of the Policyholder in connection with the Business
 - ii) not owned by or hired under a hire purchase agreement to such partner or directorProvided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence
6. Limitations as to use
 - a) Use for motor trade purposes including the carriage of goods by any person named in 5(a) above
 - b) Use for Social Domestic and Pleasure purposes by any person named in 5(a), 5(b), 5(d) and 5(e) above
 - c) Use for business purposes by any person named in 5(b) above
 - d) Use for demonstration purposes by any person named in 5(a) above
 - e) Use for the business purposes of any person named in 5(c) above in connection with his/her business as a GOLF CLUB INSTRUCTOR, SOLICITOR
EXCLUDING
 - a) Use for the carriage of passengers or goods for hire or reward or use for motor sports determined by time or speed including practice
 - b) Use to secure the release 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 seizure

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.

Signed on behalf of AXA Insurance UK plc
(Authorised Insurers)



AXA Insurance UK plc

Registered in England and Wales No 78950

Registered Office: 20 Gracechurch Street, London, EC3V 0BG
A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.
Telephone calls may be monitored and recorded.

This certificate is not a statement of cover given by the Policy.
For full details of the insurance cover, reference should be
made to the Policy.

ADVICE TO THIRD PARTIES:
Nothing contained in this Certificate affects your right as a Third
Party to make a claim.

Tara Foley
CEO AXA UK & Ireland

EUROPEAN COVER

The insurance evidenced by this Certificate of Motor insurance extends to meet the compulsory legal minimum insurance for motor vehicles in:

- (a) any country that is a member of the European Union
 - (b) any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union
- Eligible countries can change so if you are going to a non EU country we recommend you check with your Insurance Adviser as to the status of that country.

- El seguro constatado por el presente certificado de seguro de automoviles se prolonga hasta cumplir el seguro minimo legal y obligatorio para los automoviles en los paises miembros de la Comunidad Europea o cualquier otro pais que cumple los requisitos de la Directiva CE y es aprobado por el comision de la Comunidad Europea.
- Die durch diesen Versicherungsschien nachgewiesene Kraftfahrzeugversicherung entspricht der gesetzlich vorgeschriebenen Minimalversicherung fuer Krafftfahrzeuge innerhalb aller EU Mitgliestaaten, und allen Staaten die bereit erklart haben den Weisungen der EU zu folgen und somit von der EU Kommission anerkannt sind.
- Les garanties de cette attestation d'assurance automobile répondent au minimum légal requis par tout pays membre de l'Union Européenne, ou tout autre pays adhérant aux directives de l'Union Européenne et approuvee par la Commission Européenne.
- L'assicurazione comprovata de questo Certificato di Assicurazione Automobilistica si estende ad includere i minimi requisiti d'assicurazione automobilistica obbligatoria di ogni paese membro dell'Unione Europea o di ogni altro paese che ha deciso di seguire le Direttive dell'Unione Europa e che é approvato dalla Commissione dell'Unione Europea.

IMPORTANT INFORMATION

These Notes do not form part of your Certificate of Motor Insurance

THE CERTIFICATE

Your Certificate of Motor Insurance is an important document and you are liable to prosecution if it is not in order. It is not a statement of all the cover given by the Policy.

The permitted drivers shown are those for whom the minimum Road Traffic Act cover is operative. Other cover provided by the Policy may be more restrictive.

NOTIFICATION OF CHANGE

Notify your Insurance Advisor or us immediately:

- (a) if your certificate specifies a registration number
- (b) if you require a change in the Persons entitled to drive
- (c) if you require a change in the Limitations as to use, for example, if you change your occupation.

CANCELLATION

Should this insurance be terminated for any reason or the vehicle sold or otherwise disposed of, this certificate must be returned to AXA Insurance UK plc.

Failure to comply with this duty is an offence under the Road Traffic Acts.

INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

You should:

- (a) take the names and addresses of all witnesses. Report the accident to the office issuing this Certificate, or if not practice, to the nearest office (see Telephone Directory) quoting this Certificate Number
- (b) send all communications you receive relating to claims or proceedings against you, unanswered, to the office you normally deal with quoting if known, the claims reference
- (c) in the event of an accident in the UK you can use the AXA Insurance Assistance Helpline number 0800 269 661 for assistance and to register the claim.

WINDSCREEN BREAKAGE

If the only damage to your vehicle is a broken windscreen or window, you should contact the AXA Insurance Assistance Helpline number 0800 269 661 where you will be put through to one of our authorised Windscreen Replacement Providers.

Please produce this Certificate of Insurance to take advantage of these special arrangements.

NOTIFICATION OF CHANGE AFFECTING THE INSURANCE

- AXA Insurance UK plc must also be notified of any change of circumstances
- (a) all motoring convictions and at renewal date any impending prosecution involving any person likely to drive
 - (b) any physical or mental disability or infirmity of any person likely to drive.

MAKING A COMPLAINT

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have not given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable you will receive details of how to do this at the appropriate stage of the complaints process.

Referral to the Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.