

# Certificate of Motor Insurance

Certificate number: QLA-14U006-0023-52

1. Description of vehicle: Any motor vehicle the property of or in the custody or control of the policyholder

2. Name of policyholder: Moray Council

3. Effective date of the commencement of insurance for the purpose of the relevant law: 01 April 2025

4. Date of expiry of insurance: 31 March 2026

5. Persons or classes of persons entitled to drive:

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

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

6. Limitations as to use:

Use for social domestic and pleasure purposes.  
Use in connection with the policyholder's business.

The policy does not cover:

1. Use while the vehicle is let on hire.
2. Use for racing, pacemaking, reliability trials, competitions, rallies or trials.
3. Use whilst drawing a greater number of trailers in all than is permitted by law.
4. Recovery of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of or in the custody or control of the policyholder at the time of the seizure.

**For Zurich Insurance Company Ltd. Authorised Insurers**



Tim Bailey  
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

We hereby certify that the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the island of Guernsey, the island of Jersey and the island of Alderney. For full details of the insurance cover reference should be made to the policy. Advice to third parties: Nothing contained in this Certificate affects your right as a third party to make a claim.

This Policy applies in respect of events occurring in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, all member countries of the European Union, Iceland, Norway, Switzerland, Montenegro, Serbia, Andorra and Bosnia & Herzegovina.

La présente politique s'applique aux événements survenant en Grande-Bretagne, en Irlande du Nord, sur l'île de Man et les îles Anglo-Normandes, dans tous les pays membres de l'Union européenne, en Islande, en Norvège, en Suisse, au Monténégro, en Serbie, en Andorre et en Bosnie-Herzégovine.

Diese Richtlinie gilt für Ereignisse, die in Großbritannien, Nordirland, auf der Isle of Man und den Kanalinseln, in allen Mitgliedstaaten der Europäischen Union, Island, Norwegen, der Schweiz, Montenegro, Serbien, Andorra und Bosnien und Herzegowina auftreten.

La presente Politica si applica a eventi che si verificano in Gran Bretagna, Irlanda del Nord, Isola di Man e Isole del Canale, tutti i paesi membri dell'Unione europea, Islanda, Norvegia, Svizzera, Montenegro, Serbia, Andorra e Bosnia-Erzegovina.

Esta póliza se aplica con respecto a los acontecimientos que tengan lugar en Gran Bretaña, Irlanda del Norte, la Isla de Man y las Islas del Canal, todos los Estados miembro de la Unión Europea, Islandia, Noruega, Suiza, Montenegro, Serbia, Andorra y Bosnia y Herzegovina.

#### **Instructions in the event of an accident**

You **should**:

1. take names and addresses of all witnesses
2. report the accident to us quoting the Certificate number
3. send all communications you receive relating to claims or proceedings against you, unanswered, to us quoting, if known, the claims reference.

#### **IMPORTANT**

The law requires:

1. unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the driver must report it to the Police as soon as possible and in any case within 24 hours
2. if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).

You **should not**:

1. admit any liability
2. negotiate or make any agreement with anyone regarding your responsibility for the accident
3. make or offer any payment whatsoever to any Third Party, if in doubt - consult us
4. repudiate a claim without our agreement; this may result in Court Action against you by the other party.

#### **Zurich Municipal is a trading name of Zurich Insurance Company Ltd**

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Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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