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Oakbank Waste Management Limited
Mosspark
Annan Road
Dumfries
DG1 4PH

1st April 2025

To whom it may concern

I hereby confirm that the above client has arranged insurance as follows:

Motor Insurance

Insurers: NFU Mutual
Policy No: 003X3069472
Cover Dates: 1st April 2025 – 1st April 2026
Cover: Comprehensive
Excess: £250

Liability Insurance

Insurer: NFU Mutual
Policy No: 080X2858566
Cover Dates: 1st April 2025 – 1st April 2026
Public & Products Liability: Limit of Indemnity £10,000,000
Employers' Liability: Limit of Indemnity £10,000,000
Third Party Property Damage Excess: £250

Should you require further information on these policies please do not hesitate to contact me.

Yours faithfully

Sally Heggie

S Heggie
Agent



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Certificate of Motor Insurance

Certificate Number	003X3069472/N04/LF
Description of vehicles	Any vehicle owned by or in the custody or control of the policyholder
Name of policyholder	Oakbank Waste Management Ltd
Effective date of the commencement of insurance for the purposes of the relevant law	12:00 noon 1 April 2025
Date of expiry of insurance	12:00 noon 1 April 2026
Persons or classes of persons entitled to drive	Any person who is driving with the policyholder's permission, provided that they hold a licence to drive the vehicle and are not disqualified from holding such a licence
Limitations as to use	<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 the carriage of passengers for hire or reward, commercial travelling, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts), trials or track days, any purpose in connection with the motor trade or while towing a greater number of trailers than is permitted by law.</p>

I hereby certify that the policy to which this certificate relates satisfies the relevant laws applicable in Great Britain Northern Ireland the Isle of Man the Island of Guernsey the Island of Jersey or the Island of Alderney

The National Farmers Union Mutual Insurance Society Limited
(Authorised Insurer)
Head Office: Stratford upon Avon

Rachel Kelsall
Customer Services Director

Advice to Third Parties

Nothing contained in this certificate affects your right as a Third Party to make a claim.

Notes

For full details of the insurance cover reference should be made to the policy.

A mislaid certificate causes problems, so please keep it safe. Seven days are allowed for production if stopped by the police.

International Certificate of Motor Insurance

Level of cover

Your NFU Mutual Motor Fleet insurance provides you with third party cover for unlimited temporary visits to all of the countries indicated below. The same cover applicable to your vehicle applies when you are in many of these countries - please refer to the European Travel section of your policy booklet and your schedule. Simply take this document with you in place of a Green Card (International Certificate of Motor Insurance). Please note that if you are visiting a country not shown below, you will need to obtain a Green Card.

If you need to show evidence of your insurance cover please present this document.

The insurance provided by this certificate meets the compulsory motor insurance requirements of Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.

The following translations may help.

French

La couverture offerte par la présente attestation répond aux obligations d'assurance automobile des pays suivants: Allemagne, Autriche, Belgique, Bulgarie, Chypre, Croatie, Danemark, Espagne, Estonie, Finlande, France, Gibraltar, Grèce, Hongrie, La République Irlandaise, Islande, Italie, Lettonie, Liechtenstein, Lituanie, Luxembourg, Malte, Norvège, Pays-Bas, principauté d' Andorre, principauté de Monaco, Pologne, Portugal, République de Saint-Marin, République tchèque, Roumanie, Serbie, Slovaquie, Slovénie, Suède et Suisse.

German

Die Versicherung, die durch diese Bescheinigung ausgestellt wird, entspricht den obligatorischen Anforderungen der Kraftfahrzeug-Versicherung für Andorra, Belgien, Bulgarien, Dänemark, Deutschland, Estland, Finnland, Frankreich, Gibraltar, Griechenland, die Republik Irland, Island, Italien, Kroatien, Liechtenstein, Lettland, Litauen, Luxemburg, Malta, Monaco, die Niederlande, Norwegen, Österreich, Polen, Portugal, Rumänien, San Marino, Schweden, die Schweiz, Serbien, die Slowakische Republik, Slowenien, Spanien, die Tschechische Republik, Ungarn und Zypern.

Italian

L'assicurazione attestata da questo certificato soddisfa i requisiti dell'assicurazione per autoveicoli obbligatoria in Andorra, Austria, Belgio, Bulgaria, Cipro, Croazia, Danimarca, Estonia, Finlandia, Francia, Germania, Gibilterra, Grecia, Repubblica d'Irlanda, Islanda, Italia, Lettonia, Liechtenstein, Lituania, Lussemburgo, Malta, Monaco, Norvegia, Paesi, Bassi, Polonia, Portogallo, Repubblica ceca, Repubblica slovacca, Romania, San Marino, Serbia, Slovenia, Spagna, Svezia, Svizzera e Ungheria.

Mutuaide - 24 hour emergency assistance helpline

As an NFU Mutual customer, if you are injured, involved in an accident, fall ill, your vehicle breaks down, or you encounter any kind of emergency while abroad Mutuaide is on hand 24 hours a day to assist you in locating and arranging help.

Mutuaide will provide free advice to help identify the most suitable, practical and reasonable way of dealing with your emergency.

Please note: unless you have paid for Continental breakdown cover you must pay for all expenses incurred on your behalf, such as parts, repairs, tickets, medical expenses, etc.

In case of emergency telephone the English speaking international operation centre:

From France on a land line	0800 22 92 92 (toll free)
From other EU countries on a land line	00 33 1 45 16 64 65 (Mutuaide will be happy to call you back).
From France or any other EU country on a mobile	+ 33 1 45 16 64 65 (Mutuaide will be happy to call you back).
Alternatively ring the international operator requesting a reverse charge call to Mutuaide	Paris 45 16 64 65

In some instances a coin supply must be inserted in public-phones to obtain a dialling tone even when calling a toll free number or the operator.

Spanish

El seguro provisto en esta póliza cumple con los requisitos obligatorios de seguro de vehículos de Alemania, Andorra, Austria, Bélgica, Bulgaria, Chipre, Croacia, Dinamarca, Eslovenia, España, Estonia, Finlandia, Francia, Gibraltar, Grecia, Hungría, República de Irlanda, Islandia, Italia, Letonia, Liechtenstein, Lituania, Luxemburgo, Malta, Mónaco, Noruega, Los Países Bajos, Polonia, Portugal, República Checa, República Eslovaca, Rumania, San Marino, Serbia, Suecia y Suiza.

If you drive in Spain

NFU Mutual will provide a guarantee of deposit of up to £2,500 if you or the driver is detained or your car is impounded because of an accident. Simply show the following wording to the relevant authorities:

Autorizamos a MAPFRE Edificio Mapfre, Carretera de Pozuelo, de Alarcon A Majadanonda, KM3800, Majadahonda, MADRID, a actuar en nombre de nuestro Asegurado para obtener la liberacion del vehiculo y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detencion ofical como consecuencia de un accidente. A tal efecto MAPFRE Edificio Mapfre, queda autorizada por el presente para establecer garantías y depositos hasta £2,500.

As soon as the guarantee is released or the deposit can be recovered, you or the driver must comply with all necessary formalities and give NFU Mutual all the help and information it needs to get the guarantee cancelled or the deposit returned.

You must reimburse NFU Mutual, without delay, any amount which it cannot recover.

If you drive in France

You should also take your Vehicle Registration Document as the authorities may ask to see this if you have an accident.

When you should contact NFU Mutual

- If you need cover for a country not listed above, or you are in any doubt about your cover in the countries you plan to visit.
- If you would like Continental breakdown cover, providing roadside assistance, repairs, or recovery for your car or light goods vehicle if applicable.



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

This policy covers the holding company and only the named subsidiaries

Policy number	080X2858566/N04
1. Name of policyholder	Oakbank Waste Management Ltd
2. Date of commencement of insurance	1 April 2025
3. Date of expiry of insurance	Noon 1 April 2026

We hereby certify that subject to paragraph 2:-

1. 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 or the Island of Alderney (b)
2. (a) The minimum amount of cover provided by this policy is no less than £5million (c)

The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)

Head Office: Stratford upon Avon

Rachel Kelsall
Customer Services Director

Notes

- (a) Where the employer is a company to which regulation 3 (2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.



NFU Mutual

INSURANCE | PENSIONS | INVESTMENTS

Certificate of Public and Product Liability Insurance

Policy number	080X2858566/N04
1. Name of policyholder	Oakbank Waste Management Ltd
2. Date of commencement of insurance	1 April 2025
3. Date of expiry of insurance	Noon 1 April 2026
4. Business(es)	Waste Management Services andSkip Hire
5. Limit of indemnity	
Public Liability	£10,000,000 any one incident
Product Liability	£10,000,000 in total for any one period of insurance

This is to certify that the policyholder is insured under the above numbered policy, subject to the terms and conditions agreed with the Insurer.

Signed on behalf of

The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)

Head Office: Stratford upon Avon

Rachel Kelsall

Customer Services Director

This certificate does not form part of the policy / contract with NFU Mutual. It is a summary of the cover in force and full details are found in the policy.