



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 policy holder employs persons covered by the policy)

1. Name of policy holder Policy No Y110173QBE0126A
MGS Logistics Ltd

2. Date of commencement of insurance policy 04 March 2026

3. Date of expiry of insurance policy 03 March 2027

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, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE UK Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

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.*

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions. Please see the policy for full details.

QBE UK Limited, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority –
Registration Number 202842

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**, 30 Fenchurch Street, London, EC3M 3BD – Registered in England
No. 01035198. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential
Regulation Authority registration number 204858

Policy Number Y009387FLT0126A

1. Description of Vehicle

Any Commercial Motor Vehicle the property of the Insured and /or for which they are legally responsible

2. Name of Policyholder

M G S Logistics Ltd

3. Effective date of the commencement of insurance for the purposes of the relevant law

00:01 4 March 2026

4. Date of expiry of insurance

23:59 3 March 2027

5. Persons or classes of persons entitled to drive

Any person.

provided the person driving holds a licence to drive the vehicle and such licence has not been revoked or has held and is not disqualified from holding or obtaining such a licence and provided the person is driving on the order of or with the permission of the policyholder.

6. Limitations as to use

Social, Domestic and Pleasure Purposes.
Use for the Insured's business.

7. Exclusion

Use for the carriage of passengers for hire or reward.
Use whilst drawing a greater number of trailers in all than is permitted by Law.
Use for racing, competitions, rallies or trials.
Use to secure the release of a motor vehicle, not otherwise specifically the subject of this insurance policy, which has been seized by, or on behalf, of any government or public authority.

8. End of document

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 and on behalf of QBE UK Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842.

QBE UK Limited

30 Fenchurch Street
London
EC3M 3BD

QBE UK Limited



J. Harris
For QBE UK Limited

**NOTE: This Certificate relates to Road Traffic Act liability only. For full details of the insurance cover reference should be made to the Insurance Document.
Advice to Third Parties - nothing contained in this Certificate affects your right as a Third Party to make a claim.**

IMPORTANT NOTE

In the event of any of the following changes you should notify your Broker/Agent **immediately** in order to obtain QBE UK Limited's confirmed acceptance:

- if you are replacing your vehicle
- if you are adding a vehicle
- for a change in the use of the vehicle
- for an amendment to the persons entitled to drive
- for retail customers (as advised by your Broker/Agent who arranged this insurance) should you cancel this insurance within the 14 day cooling off period this Certificate of Motor Insurance must be returned.

Thereafter if you wish to cancel or suspend the insurance you must obtain the agreement of QBE UK Limited.
The cancellation or suspension will operate only from the date this Certificate of Insurance is received by QBE UK Limited.

To Whom It May Concern,

3rd March 2026

Insured: MGS Logistics Ltd

Business Description: Road Haulage contractor (including European and Heavy Haulage) , Distribution and Storage Contractors. Property Owners

We refer to the above named insured and confirm that we act as Insurance Brokers on their behalf, with the cover arranged as follows:

Employers Liability

Insurer:	QBE UK Limited
Policy number:	Y110173QBE0126A
Cover period:	4th March 2026 to 3rd March 2027
Indemnity limit:	£10,000,000 any one occurrence

Public Liability

Insurer:	QBE UK Limited
Policy number:	Y110173QBE0126A
Cover period:	4th March 2026 to 3rd March 2027
Indemnity limit:	£5,000,000 any one occurrence

Products Liability

Insurer:	QBE UK Limited
Policy number:	Y110173QBE0126A
Cover period:	4th March 2026 to 3rd March 2027
Indemnity limit:	£5,000,000 in the aggregate

Freight and Hauliers Liability

Insurer:	Intact Insurance UK Ltd
Policy number:	RKL246325
Cover period:	4th March 2026 to 3rd March 2027
Territorial limits:	British Isles and Western Europe
Applicable to:	Customer's goods and equipment for which the policyholder is responsible
Cover:	RHA - £1,300 per tonne RHA - £5,000 per tonne in respect of good carried for specific customer All RHA limit per vehicle £250,000 CMR Limit - £300,000 any one vehicle/trailer
Operational Cover:	Whilst in the course of transit (including temporary storage en route) in the policyholder's vehicles
Excess:	The first £500 of each claim
Exclusions:	Deterioration Risks

This is a summary of the limits provided, for the full terms, conditions, exceptions, limits and warranties please refer to the policy wording.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. In the event of non-payment of premiums cancellation could occur before the renewal dates shown above.

If you have any further queries, please do not hesitate to contact us.

Yours sincerely,

Nicola Hunter

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Clear Insurance Management
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