



## 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 Y110173QBE0125A  
MGS Logistics Ltd

2. Date of commencement of insurance policy 04 March 2025

3. Date of expiry of insurance policy 03 March 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, 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 Y009387FLT0125A

1. Description of Vehicle

Any 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 2025

4. Date of expiry of insurance

23:59 3 March 2026

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 hire or reward.  
Use for the carriage of passengers for hire or reward.  
Use for the carriage of goods 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.

4<sup>th</sup> March 2025

## Evidence of Insurance

**Insured:** MGS Logistics Ltd

**Our Reference:** 59616834

**Address:** Roadside Croft, Findon, Portlethen, Aberdeen, Kincardineshire, AB12 4SA

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

We act as insurance brokers on behalf of the above insured and confirm that, the following cover is in place:

### Motor Fleet:

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<b>Insurer:</b>	QBE UK Limited
<b>Policy number:</b>	Y009387FLT0125A
<b>Cover period:</b>	4 <sup>th</sup> March 2025 to 3 <sup>rd</sup> March 2026
<b>Cover:</b>	Comprehensive
<b>Excess:</b>	£250 Private Cars increasing to £1,000 for all other vehicles

### Employers Liability

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<b>Insurer:</b>	QBE UK Limited
<b>Policy number:</b>	Y110173QBE0125A
<b>Cover period:</b>	4 <sup>th</sup> March 2025 to 3 <sup>rd</sup> March 2026
<b>Indemnity limit:</b>	£10,000,000

### Public Liability

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<b>Insurer:</b>	QBE UK Limited
<b>Policy number:</b>	Y110173QBE0125A
<b>Cover period:</b>	4 <sup>th</sup> March 2025 to 3 <sup>rd</sup> March 2026
<b>Indemnity limit:</b>	£5,000,000

### Products Liability

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<b>Insurer:</b>	QBE UK Limited
<b>Policy number:</b>	Y110173QBE0125A
<b>Cover period:</b>	4 <sup>th</sup> March 2025 to 3 <sup>rd</sup> March 2026
<b>Indemnity limit:</b>	£5,000,000

**Freight and Hauliers Liability:**

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<b>Insurer:</b>	RSA
<b>Policy number:</b>	RKL246325
<b>Cover period:</b>	4 <sup>th</sup> March 2025 to 3 <sup>rd</sup> March 2026
<b>Territorial Limits:</b>	British Isles and Western Europe
<b>Applicable to:</b>	Customer's goods and equipment for which the policyholder is responsible
<b>Cover:</b>	RHA - £1,300 per tonne RHA - £5,000 per tonne in respect of goods carried on behalf of ARR Craib All RHA limit per vehicle £250,000 CMR Limit - £300,000 any one vehicle/trailer
<b>Operation of cover:</b>	Whilst in the course of transit (including temporary storage en route) in the policyholder's vehicles
<b>Excess:</b>	The first £500 of each claim is excluded
<b>Exclusions</b>	Deterioration Risks

**Please Note:**

The information provided in this document provides a brief overview of covers in place at the time this was sent. The full details of the above policies, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Yours sincerely,



Nicola Hunter **Cert CII**  
**Senior Commercial Account Handler**  
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