

Certificate of Motor Insurance



Policy number 50967399

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: CHA5515

2. Name of policyholder

Philbin Glass Recycling Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

16 March 2025 00:01

4. Date of expiry of insurance

15 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

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

Unless specified under section 6 of this certificate of insurance, this policy does not cover: Use for hiring, the letting on hire, the carriage of passengers and goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial or the use for any purpose in connection with the motor trade.

I hereby certify that the policy to which this certificate of insurance relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man and the Islands of Guernsey, Jersey and Alderney.

For and on behalf of the Underwriter subscribing ERS, 30 Fenchurch Street, London EC3M 3BD

Authorised Insurer

A handwritten signature in black ink, appearing to read 'Martin Hall'.

Martin Hall
Active Underwriter

Advice to third parties - Nothing contained in this certificate of insurance affects your rights as a third party to make a claim.

Note: For full details of the insurance cover reference should be made to the policy document, which can be obtained from your broker or via our website at www.ers.com



This page forms part of your certificate of insurance

European cover

This certificate of motor insurance is evidence that this insurance meets the compulsory motor insurance requirements of all member countries of the European Union and Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile est une preuve que cette assurance est conforme aux exigences de l'assurance automobile obligatoire de tous les pays membres de l'Union européenne et l'Andorre, l'Islande, la Norvège, la Serbie et la Suisse (y compris le Liechtenstein).

Dieses Zertifikat der Kfz-Versicherung ist ein Beweis, dass diese Versicherung die Kfz Haftpflichtversicherungsanforderungen von allen Mitgliedsländern der Europäischen Union und Andorra, Island, Norwegen, Serbien und der Schweiz (einschließlich Liechtenstein) erfüllt.

Este certificado de seguro de automóviles es evidencia de que este seguro cumpla con los requisitos de seguro obligatorio de automóviles de todos los países miembros de la Unión Europea y Andorra, Islandia, Noruega, Serbia y Suiza (incluido Liechtenstein).

Questo certificato di assicurazione auto è la prova che questa assicurazione soddisfa i requisiti di assicurazione obbligatoria degli autoveicoli di tutti i paesi membri dell'Unione europea e Andorra, Islanda, Norvegia, Serbia e Svizzera (compreso il Liechtenstein).



Certificate of Motor Insurance



Policy number 50967399

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: HX1500V

2. Name of policyholder

Philbin Glass Recycling Ltd

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16 March 2025 00:01

4. Date of expiry of insurance

15 March 2026

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Certificate of Motor Insurance



Policy number 50967399

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: HX17 YFM

2. Name of policyholder

Philbin Glass Recycling Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

16 March 2025 00:01

4. Date of expiry of insurance

15 March 2026

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6. Limitations as to use

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Certificate of Motor Insurance



Policy number 50967399

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: SW63 AZC

2. Name of policyholder

Philbin Glass Recycling Ltd

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16 March 2025 00:01

4. Date of expiry of insurance

15 March 2026

5. Persons or classes of persons entitled to drive

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Specialist Commercial Vehicle Policy Schedule



Policy number 50967399
 Broker agency number 9136 Scheme 5429

Policy details

Policyholder Philbin Glass Recycling Ltd
 Address Wigan Investment Centre, Waterside Drive, Wigan, WN3 5BA
 Commencement date and time 16 March 2025 00:01
 Expiry date 15 March 2026
 Reason for issue Vehicle(s) amendment

Adjustment premium

Premium (excluding IPT) £0.00
 IPT £0.00
 Total premium due £0.00

Vehicle details

Make & model	Registration / Chassis number	Year of manufacture	CC	GVW	Agreed Value	Value	Cover	Earned No Claims Bonus (Years)	Protected No Claims Bonus	Annual rate per vehicle (excl. IPT)
J.C.B. LOADING SHOVEL	CHA5515	2014	6699	2600 0	No	£19,999	Comprehensive	0 years	No	£1,978.23
MERCEDES-BENZ ECONIC	HX1500V	2015	7698	2600 0	No	£24,000	Comprehensive	0 years	No	£2,334.31
MERCEDES-BENZ ECONIC	HX17 YFM	2017	7698	2600 0	No	£24,999	Comprehensive	0 years	No	£2,302.77
MERCEDES ECONIC	SW63 AZC	2013	5996	2600 0	No	£9,999	Comprehensive	0 years	No	£1,866.87

Permitted drivers

Registration / Chassis number	Driver restrictions	Declared drivers
CHA5515	Any Driver - Excluding Drivers Under 25	Mr Paul Horne
HX1500V	Any Driver - Excluding Drivers Under 25	Mr Paul Horne
HX17 YFM	Any Driver - Excluding Drivers Under 25	Mr Paul Horne
SW63 AZC	Any Driver - Excluding Drivers Under 25	Mr Paul Horne

Vehicle excess details

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident. However, there may be additional excess terms applied highlighted below in Additional excesses for young or inexperienced drivers, or shown in the attached Schedule of Endorsements.

Registration / Chassis number	Voluntary excess			Compulsory excess			Total excess			Windscreen excess		
	Accidental damage	Fire	Theft	Accidental damage	Fire	Theft	Accidental damage	Fire	Theft	Repair by ERS approved supplier	Replacement by ERS approved supplier	Use of non-approved ERS supplier
CHA5515	0	0	0	£350	£350	£350	£350	£350	£350	£10	£75	£125
HX1500V	0	0	0	£350	£350	£350	£350	£350	£350	£10	£75	£125
HX17 YFM	0	0	0	£350	£350	£350	£350	£350	£350	£10	£75	£125
SW63 AZC	0	0	0	£350	£350	£350	£350	£350	£350	£10	£75	£125

Additional excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

Drivers	Amount
Under 21	£300
Aged 21 to 24	£200
25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by the UK or any country which is a member of the European Union	£200

These amounts do not apply if the loss or damage is caused by fire or theft.

Note: For full details of the insurance cover reference should be made to the policy document which can be obtained from your broker or via our website at www.ers.com. You should also refer to your schedule of endorsements.

Specialist Commercial Vehicle Schedule of Endorsements



Policy number 50967399
Effective date and time 16 March 2025 00:01

ENDORSEMENTS APPLICABLE

Where a value is shown below, this refers to information relevant to an endorsement such as, but not restricted to, an excess amount, driver or security device.

ENDORSEMENTS APPLICABLE TO SPECIFIC VEHICLES

Registration / Chassis number	Endorsement number	Description	Value	Specified driver(s)
CHA5515, HX1500V, HX17 YFM, SW63 AZC	001	Damage, fire and theft excess	350	
CHA5515, HX1500V, HX17 YFM, SW63 AZC	012	Driving exclusion	25	
CHA5515, HX1500V, HX17 YFM, SW63 AZC	240	Excluding inexperienced drivers		
CHA5515, HX1500V, HX17 YFM, SW63 AZC	383	Driving exclusion - persons over a certain age	75	
CHA5515, HX1500V, HX17 YFM, SW63 AZC	732	Excluding inexperienced LGV (HGV) drivers		
CHA5515, HX1500V, HX17 YFM, SW63 AZC	153	No claim bonus scale		

ENDORSEMENT APPENDIX

001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

012 - Driving exclusion

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

240 - Excluding inexperienced drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full UK or equivalent EU driving licence for less than 2 years.

383 - Driving exclusion - persons over a certain age

We will not provide any cover while your vehicle is driven by, or in the charge of, any person over the age stated against this endorsement.

732 - Excluding inexperienced LGV (HGV) drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full UK LGV (HGV) or an equivalent EU driving licence for less than 2 years.

153 - No claim bonus scale

If you are entitled to a no claim bonus and make a claim during any period of insurance, we will reduce your no claim bonus as follows:

- From 6 or more years to 4 years
- From 5 years to 3 years

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- From 4 years to 2 years
 - From 3 years to 1 year
 - From 2 years or 1 year to nil

If two or more claims are made in any period of insurance, you will lose all of your no claims bonus.

If more than one vehicle is covered by this insurance, we will assess the no claim bonus as if we had issued separate insurance for each vehicle.

We will review your no claim bonus at each renewal and you cannot transfer it to another person.

