




# Certificate of Motor Insurance

## Motorsport Scheme

<b>Advice to Third Parties:</b> Nothing contained in this Certificate affects your rights as a Third Party to make a claim.	Windscreen Code: N/A
Policy Reference:	<b>MULL001-RS021-02</b>
Policy Number:	<b>N1783 5693417</b>
Registration:	<b>As per organisers sign on sheet</b>
Name of Policyholder:	<b>Mull Car Club Ltd</b>
Organising Club:	<b>Mull Car Club Ltd</b>
Event Name:	<b>Beatson's Building Supplies Mull Rally</b>
Effective date of commencement of insurance for the purpose of the relevant law:	<b>13/10/2023 08:00</b>
Date of expiry of the insurance:	<b>15/10/2023 04:30</b>
Persons entitled to drive: <b>As per organisers sign on sheet</b> provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such licence	
Limitations as to use: <b>Social, Domestic and Pleasure purposes</b> <b>This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials. Whilst actively competing in the named event. Excluding travel to and from a place of business. Excluding use for hiring, or any purpose in connection with the motor trade. Excluding use to secure the release of a motor vehicle(s), which has been seized by, or on behalf of, any government or local authority.</b> I 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 islands of Jersey, Guernsey, and Alderney. For and on behalf of Authorised Insurers: West Bay Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar.	
 Gary Humphreys For Authorised Insurers	
<b>Note: For full details of the insurance cover, reference should be made to the policy schedule.</b> In accordance with EU Directives, the Certificate of Motor Insurance above and the policy booklet to which it relates meet the compulsory Motor Insurance requirements of the member countries of the European Union. Your insurance also provides the minimum compulsory cover in other countries which have satisfied the requirements of the Commission of the European Community namely; Norway, Switzerland and Iceland. A statement to this effect is repeated below in German, French and Italian: Diese Versicherung, durch diesen Kraftfahrzeugversicherungsschein urkundlich bestätigt, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung: 1. aller Mitgliedsstaaten der Europäischen Gemeinschaft, 2. in Norwegen, der Schweiz, Island. La Présente assurance dont ce certificat d'assurance automobile est la preuve documentaire inclut également les exigences obligatoires en matière d'assurance automobile: 1. des pays membres de la Communauté européenne, 2. de la Norvège, la Suisse, Islande Questa assicurazione comprovata dal presente certificato di assicurazione automobilistica si estende a comprendere i requisiti obbligatori dell'assicurazione automobilistica di: 1. Qualsiasi paese membro della Comunità Europea, 2. dalla Norvegia, Svizzera, Islandia An International Motor Insurance Card (Green Card) is not necessary in the above countries. You are however reminded that you should contact your insurance adviser prior to any intended journey abroad to ensure that your normal insurance cover is extended to apply while you are abroad.	

If you are a retail customer you have the right to cancel this contract of insurance, In order to exercise this right you must advise us or your insurance adviser within 14 days of either receiving the policy documents or the start date of the policy, whichever is later.  
If you exercise your right to cancel during this initial period of cover, you will have to pay "pro-rata" rates for the period of time you have had insurance cover. Additional charges may include a proportion of any commission paid and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

This document must be read in conjunction with the Endorsements shown on your Schedule.

West Bay Insurance plc, Authorised Insurers, registered in Gibraltar (No.84085) with registered office address at 846-848 Europort, Gibraltar.  
West Bay Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

