

**H**

(Note 16)

It is hereby certified that the transaction hereby effected does not form part of a larger transaction or series of transactions in respect of which the amount or value or aggregate amount or value of the consideration or of the property conveyed or transferred exceeds £ 60,000.00

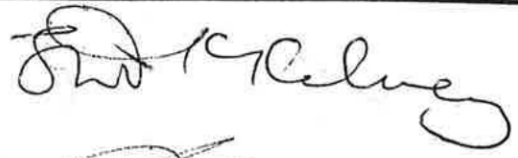
(or)

~~it is hereby certified that this instrument falls within category xxxxxxxxxxxxxx in the Schedule to the Stamp Duty (Exempt Instruments) Regulations 1987~~

**I**

(Notes 17 & 18)

SIGNED, SEALED AND DELIVERED/SEALED  
 BY THE SAID JOHN WILLIAM McKELVEY  
 and MELANIE JANE McKELVEY  
 IN THE PRESENCE OF:-




SIGNED, SEALED AND DELIVERED/SEALED  
 BY THE SAID  
 IN THE PRESENCE OF:-

Memorandum of Agreement

We DESMOND ORR AND JEANETTE ORR

of 71 KILLYLEAGH ROAD  
CROSSGAR  
Co. DOWN

the Purchaser hereby offers to purchase (acknowledge having purchased) the property from the Vendors on the above Conditions of Sale (in so far as same are applicable to a sale by private treaty) at the price of £ 30,000 .

Purchase Price	£ 30,000
Deposit	—
Balance of the Purchase Price	£ 30,000 .

SIGNED by  
on behalf of the Purchaser  
on the 29 day of June 1999  
in the presence of:-

*Alan Reid  
Downpatrick  
Schreib*

*Desmond Orr*  
for Setty and Jeanette Orr

SIGNED  
on behalf of the Vendor  
on the     day of     199  
in the presence of:-

*Tom Dr. Colvey*  
*[Signature]*

### Express Conditions

1. The following Implied Conditions of Sale shall be excluded: - ~~2.1, 2.2~~; 2.3 (a) (b) (c); ~~2.4, 2.6, 5.1~~; 10; 15.5; 15.6;
2. The Property is sold subject to the restrictive covenants, if any, shown and contained in the Documents of Title and Implied Conditions of Sale 4.3 shall apply accordingly.
3. For the purposes of Implied Condition of Sale 16.2 the Vendor shall not be in default by reason or delay in approving the draft Deed if the Purchaser has failed to deliver a draft for approval in accordance with the time limit laid down in Implied Condition 11.1.
4. For the purposes of Implied Condition of Sale 2.5 the words "Without prejudice to the provisions of Condition 2.2" shall be deemed to be deleted therefrom.
5. For the purposes of Implied Condition of Sale 7.1 the words "and, as soon as practicable, the searches and certificates referred to in Condition 2" shall be deemed to be deleted therefrom.
6. A copy of Folio DN 31445 shall be delivered pursuant to Implied Conditions of Sale 7; the original will be lodged at Land Registry to enable the transfer to be registered.
7. In Implied Condition of Sale 16.1 (a) the words "Standard Rate for lending' shall be substituted for the words 'base lending rate' wherever they occur and the rate of interest payable thereunder shall be 4% per annum above the said base for lending rate of Northern Bank Limited.
8. The Purchaser(s) shall not raise any objection, requisition or enquiry as to any matter in relation to the Property arising under the Housing Acts, the Rent Order (N.I.) 1978, the Roads Acts, the Public Health Acts, ~~the Land Development Values (Compensation) Act (N.I.) 1965~~, the Planning (N.I.) Order 1991, the Clean Air Act (N.I.) 1964, the Private Streets (N.I.) Order 1980 or the Building Control Regulations.
9. The Property is sold subject to all rights of way and other easements affecting the same and to all liabilities (if any) to make and maintain roads footpaths passages and sewers and the Purchaser shall take the Property subject to such liabilities (if any) and to compliance by the Purchaser with the requirements of any notices or orders made by any authority whether before or after the date of sale and to any liability for payment of any sum by ~~reason of failure to comply with any such notice or order served or made.~~
10. The Property is sold in its present state of repair and the Purchaser shall be deemed to be aware of same whether or not he shall have inspected the Property.

## PARTICULARS AND CONDITIONS OF SALE

Upon and subject to which the following premises will be sold:-

### Particulars

**ALL THAT** the premises situate at Barnamaghery Road, Crossgar in the County of Down being part of the lands comprised in Folio DN 31445 for the purposes of identification only being delineated and edged red on the map annexed hereto ("the Property")

### General

**THE CONDITIONS** contained or incorporated in the Law Society of Northern Ireland's Conditions of Sale (Third Edition Revised) (hereinafter called "the Implied Conditions of Sale") shall apply to this contract save in so far as they are excluded or varied by the following Express Conditions of Sale and accordingly the Implied Conditions of Sale (save as so excluded and varied) and the following Express Conditions of Sale shall together be the Conditions on which the property is sold. A copy of the Implied Conditions of Sale shall be available for inspection at the office of the Vendor's Solicitors during normal business hours and shall be binding on the Purchaser whether they shall have been actually inspected or read by the Purchaser or not. References in the Implied Conditions of Sale to Special Conditions shall be deemed to be references to the following Express Conditions.

### The Vendor

The Vendors are John William McKelvey and Melanie Jane McKelvey both of 96 Barnamaghery Road, Crossgar in the County of Down.

### The Purchaser

The Purchaser is

DESMOND ORR and JEANETTE ORR both of  
71 Killybegh Road Crossgar Downpatrick Co. Down.

### The Title

The Title to the Property shall commence with the Land Certificate in respect of the said Folio DN 31445.

11. The Property is also sold subject to all notices served and orders demands proposals or requirements made by any local public or other competent authority whether before or after the date of this agreement, all actual or proposed charges notices orders restrictions agreements conditions contraventions or other matters arising under the enactments relating to Town and Country Planning and all easements quasi easements rights exceptions or other similar matters whether or not apparent on inspection or disclosed in any of the documents or the documents of title sent to the Purchaser's solicitors prior to the signing of this agreement.
12. The Purchaser admits that he is entering into this agreement solely as a result of his own inspection on the basis of the terms of this agreement and not in reliance upon any representation or warranty either written or oral or implied made by or on behalf of the Vendor.
- ~~13. The Transfer to the Purchaser shall except and reserve all sporting rights to the Vendors.~~

#### Completion Date

The date for completion shall be the 30<sup>th</sup> day of JUNE 1999 (or earlier by mutual agreement) and in this respect time shall be deemed of the essence and Implied Condition of Sale 19 shall accordingly not apply.

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**G T Design**

Architectural - Planning - Surveying - Energy - Air tightness

116

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10 Comber Road Carryduff Belfast BT8 8HT T: 02890 813784 E: gtdesign@btinternet.com

The Planning Service  
Downshire Civic Centre  
Downshire Estate  
Ardglass Road  
Downpatrick  
County Down  
BT30 6GQ

Your Ref:- R/2014/0576/F

6<sup>th</sup> March 2015

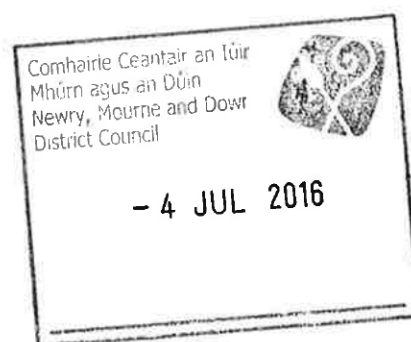
Dear Sir/Madam

Re: **Erection of Wintering Shed for livestock at West of 109 Barnamaghery Road Crossgar County Down for Mr Orr**

Further to previous communication in connection with the above proposal please find enclosed extracts from 2008 Google images. The 2008 snapshots indicate clearly the shed which was erected in 2008. The shed was stolen from the site, as explained to the Department in references lodged with planning application/2013/0369/F and I trust this information is helpful in determining positively the current application on this plot of land. Thanking you in anticipation of a prompt and positive outcome.

Yours faithfully

Gary Thompson



## G T Design

Architectural - Planning - Surveying - Energy - Air tightness

117

10 Comber Road Carryduff Belfast BT8 8HT T: 02890 813784 E: gtdesign@btinternet.com

For the Attention of Fionnuala Murray

The Planning Service  
Downshire Civic Centre  
Downshire Estate  
Ardglass Road  
Downpatrick  
County Down  
BT30 6GQ

Your Ref: R/2014/0576/F

24<sup>th</sup> September 2015

Dear Ms Murray

Re: **Erection of Wintering Shed for livestock at West of 109 Barnamaghery Road Crossgar County Down for Mr Orr**

Further to recent communication in relation to the above please find enclosed the following

4 copies of drawing 1454/02A showing the proposed shed and the existing building on site

4 copies of drawing 1454/04 showing the existing building on site as surveyed and measured

4 copies of drawing 1454/05 indicating the original building on site at 2008 (this building was stolen and removed by thieves)

4 copies of drawing 1454/06 showing the existing building and existing foundations

4 copies of drawing 1454/07 showing the proposed building in relation to the existing building and existing foundation (existing foundations have been in existence for more than 10 years (and photographs previously submitted indicate where the holding down bolts were cut when the original building was stolen)

Trusting this information is satisfactory and enables a favourable conclusion to this application lodged some ten months ago. Thanking you in anticipation of a prompt and favourable outcome.

Yours sincerely

Gary Thompson



## G T Design

Architectural - Planning - Surveying - Energy - Air tightness

118

10 Comber Road Carryduff Belfast BT8 8HT T: 02890 813784 E: gtdesign@btinternet.com

For the Attention of Fionnuala Murray

The Planning Service  
Downshire Civic Centre  
Downshire Estate  
Ardglass Road  
Downpatrick  
County Down  
BT30 6GQ

Your Ref:- R/2014/0576/F

3<sup>rd</sup> August 2015

Dear Ms Murray

Re: **Erection of Wintering Shed for livestock at West of 109 Barnamaghery Road Crossgar County Down for Mr Orr**

With reference to recent communication in respect of the above please find enclosed the following

4 copies of amended section 7 of P1 form

4 copies of drawing 1454/02A showing the proposed lying in shed

4 copies of drawing 1454/04 showing the existing fodder store and original foundations on site

4 copies of drawing 1454/05 indication the original building on the existing foundations on site

Photograph A, B, C, and D showing the existing foundations on which the original building sat (the building which was removed by thieves)

Overhead "E" showing the existing building on site on part of the original foundation

Snapshot "F" and "G" illustrating the original building framework

Part section 1 of "Code of Practice for the Welfare of Horses

Trusting that this information is satisfactory and enables approval to be forth coming.

Yours sincerely

Gary Thompson







**Graham Carlisle Farrier Services**

**Ballynahinch**

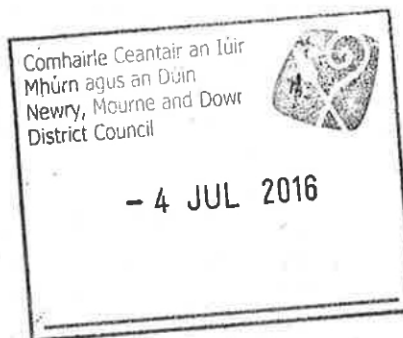
**Crossgar Road**

**Mob: 07743516105**

MR DES ORR

29 THORNHILL RD  
KILLINCHY

23-5-2013



2 x HORSES FEET TRIMMED + SHOES FITTED

Total Bill =

£ 100 (pd.)



Graham Carlisle Farrier Services

Ballynahinch

Crossgar Road

Mob: 07743516105

30-7-2013

DES ORR

29 THORNHILL RD

KILLINCHY.

HORSES FEET TRIMMED + CUT. NEW SHOES  
SUPPLIED + FITTED.

Total Bill =

£ 150

pd



Graham Carlisle Farrier Ser

Ballynal

Crossgar

Mob: 0774351

Des Orr

29 THORNHILL RD

KILLINCHY.

\* HORSES FEET FILED x 4

\* SHOES SUPPLIED + FITTED x 4

3-12-2013

Total Bill = £ 200



Graham Carlisle Farrier Services

Ballynahinch

Crossgar Road

Mob: 07743516105

14-2-2014

DES ORR  
29 THORNHILL RD  
KILKINNEY.

2 x HORSES SHOES FITTED + FEET TRIMMED.

Total Bill = £ 100 pd Cash in full



Graham Carlisle Farrier Services

Ballynahinch

Crossgar Road

Mob: 07743516105

18-6-2014

D. ORR  
29 THORNYHILL R  
KILLINCHY.

3 x HORSES FEET TRIMMED + SHOES  
SUPPLIED + FITTED.

Total Bill = £ 150 pd.



Graham Carlisle Farrier Services

Ballynahinch

Crossgar Road

Mob: 07743516105

13-8-2014

D. ORR  
29 THORNYHILL RD  
KILLINCHY

HORSE FEET CUT + FILED. x 3  
HORSE SHOES SUPPLIED + FITTED x 3

Total Bill = £ 150

Paid



# Ivan Parkinson

## Building & Joinery

MR. D. ORR,  
29 THORNHILL ROAD  
KILLINCHY  
BT23 6SL.

17th MARCH 2010

HALL LOBBY LINED WITH 12mm PLYWOOD  
WORKTOP FITTED TO LIVING COMPARTMENT.  
CABINET DOORS FITTED.  
WOODEN FLOOR FITTED TO FLOOR.  
MATERIALS & LABOUR £940.  
PAID IN FULL.

# Ivan Parkinson

Building & Joinery

MR D. ORR.

9th August 20

29 THORNYHILL ROAD

KILLINEHY.

BT23 6SL.

NEW STABLE DOORS MADE & FITTED

BARN DOORS FIXED & RE HUNG.

D-RAIL FENCING REPLACED AT VARIOUS SECTIONS  
AROUND FIELDS.

GATES FIXED AT SAND PADDOCK.

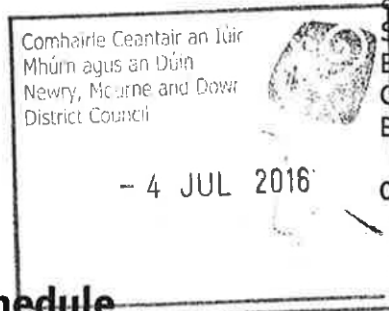
MATERIALS AND LABOUR £760.00.

PAID IN FULL.



Mrs J Orr  
 29 Thorny Hill Road  
 Killinchy  
 Newtownards  
 County Down  
 BT23 6SL

J Barr, M Preston, K Emerson  
 80 MAIN STREET  
 SAINTFIELD  
 BALLYNAHINCH  
 CO DOWN  
 BT24 7AB



02897 510196

## Horse and Rider Insurance Schedule

<b>Policyholder</b>	Mrs J Orr
<b>Policy number</b>	081X2573126/N09
<b>Period of cover</b>	12:00 noon 28 February 2013 to 12:00 noon 28 February 2014
<b>Renewal date</b>	28 February 2014
<b>Date of issue</b>	15 December 2012

### ⓘ Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition. The original inception date of this policy was on or before 31st December 1998 and the condition does not apply to it or to any renewal or reissue of the policy.

*This schedule, your statement of insurance and your policy booklet are to be read together as one contract. Please keep these documents with your policy booklet in a safe place.*

### Reason for issue: Renewal

This schedule replaces your previous schedule

Your premium	Premium breakdown
Cover	£870.00
Mutual Bonus	-£60.89
Insurance Premium Tax (at the current rate)	£48.53
FPP Service Charge	£10.72
<b>Total Premium</b>	<b>£868.36</b>

### Policy endorsements

None

### Horse details

Stable name	Jacques Diamond
Breed	Irish Sports Horse
Date of birth	21 April 1999
Activities	Class of use 1

### Loss of animal details for Jacques Diamond

Sum insured	£4,000
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### Endorsements for Loss of animal for Jacques Diamond

None

### Loss of use details for Jacques Diamond

Sum insured	£4,000
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### Endorsements for Loss of use for Jacques Diamond

None

**Personal liability details for Jacques Diamond**

Limit	£2,500,000
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**Excess amounts for Personal liability for Jacques Diamond**

Damage to property	£150
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**Endorsements for Personal liability for Jacques Diamond**

None

**Horse details**

Stable name	Shannondale Elvis
Breed	Irish Sports Horse
Date of birth	1 May 2003
Activities	Class of use 1

**Loss of animal details for Shannondale Elvis**

Sum insured	£10,000
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**Endorsements for Loss of animal for Shannondale Elvis**

None

**Personal liability details for Shannondale Elvis**

Limit	£2,500,000
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**Excess amounts for Personal liability for Shannondale Elvis**

Damage to property	£150
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**Endorsements for Personal liability for Shannondale Elvis**

None

**Legal Expenses**

Limit	£50,000
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# Statement of Commercial Vehicle Insurance

**Policy name** Mrs J Orr  
**Policy number** 003X1404985/N09 **Renewal date** 28 February 2014  
**Period of cover** 12:00 noon 28 February 2013 to 12:00 noon 28 February 2014

## ⓘ Important Information

This is a record of the information you have given us and forms the basis of your insurance cover. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

**If any details are wrong or missing please contact us on 02897 510196 within the next seven days.**

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Commercial Vehicle Insurance.

*Please keep this document in a safe place, with your policy booklet.*

Details	Vehicle Premium	Road Rescue Premium	Continental Breakdown Premium	Total Premium
BBZ323	£419.93	£0.00	£0.00	£419.93
	Mutual Bonus			-£29.40
	Insurance Premium Tax (at the current rate)			£23.44
	<b>Payment in full</b>			<b>£413.97</b>
	<b>Payment by instalments</b>		service charge %	£5.17
	Typical APR % (variable)		Total Payable	<b>£419.14</b>

Please refer to your Credit Agreement for details of your monthly payments.

About you	
<b>Name</b>	Mrs J Orr
<b>Address</b>	29 Thorny Hill Road Killinchy Newtownards County Down BT23 6SL
<b>Date of birth</b>	22 March 1958
<b>Business / Occupation</b>	Farmer Secretarial

About your vehicle(s) and specified trailer(s)						
Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle use *	No claims discount
BBZ323 MAN Horsebox	8	1995	Market value not exceeding £15,000	Comprehensive Voluntary Accidental Damage excess £100	Use A (Table 1)	60% (9 or more years NCD) not protected

\* See Vehicle use table on your Commercial Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security
None disclosed

**Alan F Dunlop MVB MRCVS**



*Killyleagh Road  
Killinchy  
Newtownards  
County Down  
BT23 6TA  
Tel/Fax: +4428 9754 2111 (ROI:048 9754 2111)  
Mobile Phone: +44 7887 886886  
www.balloovets.co.uk  
Email: alanvetdunlop@icloud.com*

**Date:** *23<sup>rd</sup> January 2014*

**Reference:-** *Mrs Jeanette Orr*

**To Whom It May Concern:**

*Mrs Jeanette Orr, of 29 Thornyhill Road, Killinchy has been a client of my veterinary practice prior to 2007, and I can confirm that I have attended her animals at the above address and also at 109 Barnamaghery Road, Crossgar from that time.*

*I have attached a history of veterinary services from the point of computerisation of my practice in 2008, but can confirm that Mrs Orr was a client before this recorded date.*

*Please contact me if you have any queries.*

- 4 JUL 2016

*Yours sincerely,*

*[Handwritten signature]*

**Alan Dunlop MVB MRCVS**

Comhairle Ceantair an Iúir  
Mhúrn agus an Dúin  
Newry, Mourne and Down  
District Council

Alan F Dunlop MVB MRCVS  
BALLOO VETERINARY CLINIC  
Killyleagh Road, Killinchy, Co. Down, BT23 6TA, NI  
Tel: 028048 9754 2400 Fax: 028048 9754 2111  
Mobile: +44 7887 886 886

Alan F Dunlop MVB MRCVS  
BALLOO VETERINARY CLINIC  
Killyleagh Road, Killinchy, Co. Down, BT23 6TA, NI  
Tel: 028048 9754 2400 Fax: 028048 9754 2111  
Mobile: +44 7887 886 886

**Alan F. Dunlop MVB MRCVS**

2 Killyleagh Road, Killinchy,  
 Newtownards, Co Down, BT23 6TA  
 Tel/Fax 02897 542111  
 Email: a.f.dunlop@btopenworld.com  
 Vat Registration No. 517 4574 36

Client: Mrs Jeanette Orr  
 29 Thorny Hill Road  
 Killinchy  
 Newtownards  
 County Down  
 BT23 6SG

**History Printout**

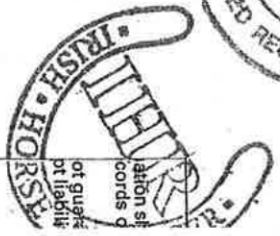
This is not a VAT Invoice

	Vet	Details	Fees	Drugs	VAT	Total
		<b>Client balance as of 01/01/2007</b>				<b>0.00</b>
May 2008	AD	Abbey : Scan Ovaries & Uterine Tract Excess Fluid	25.00		4.38	29.38
		Irrigate Uterus	20.00		3.50	23.50
Jun 2008	AD	Scan Ovaries At Clinic 42R Cover 1 day.	20.00		3.50	23.50
Jul 2008	AD	Scan Per Rectum For Pregnancy 20days Left Horn.	25.00		4.38	29.38
Aug 2008	AD	Payment received by Cheque	-400.00			-400.00
Sep 2009	AD	2008 Foal : Visit Fee 1-10 Miles (9th September 08)	25.00		3.75	28.75
		Examine Foal & Advise re stifles +/- xray	15.00		2.25	17.25
		NIHB Markings, Hair Sample & Microchip	25.00		3.75	28.75
		At Surgery: Sedate foal (15th September 08)	15.00		2.25	17.25
		4x Radiograph Both Stifles	100.00		15.00	115.00
		Animalintex Poultice (collected 22nd September 08)		4.35	0.65	5.00
		2x Vetrap Bandage 10cm		5.36	0.80	6.16
		Visit Fee 1-10 Miles (27th September 08)	25.00		3.75	28.75
		Examine Foal & Advise re RH	10.00		1.50	11.50
		2x EQUIP FT		40.87	6.13	47.00
		2x Maximec Worming Syringe (collected 30th September 08)		20.87	3.13	24.00
		Examine Foal & Open pedal abscess (21st November 08)	20.00		3.00	23.00
		3x Tetanus Antitoxin 1ml		5.22	0.78	6.00
2009	AD	Jacques : Insert Microchip & Certify IHR Passport	17.50		2.63	20.13
2009	AD	Payment received by Cheque 00:28 AD	-64.17			-64.17
2009	AD	Abbey : Scan Per Rectum For Pregnancy : not pregnant. 39l cov 3 or 4 days	25.00		3.75	28.75
2009	AD	Misc : Visit Fee 1-10 Miles	25.00		3.75	28.75
		Sedate IV re clipping	22.00		3.30	25.30
2009	AD	Visit Fee 1-10 Miles	25.00		3.75	28.75
		Examine Abbey re cracked foot part open / advise	20.00		3.00	23.00
		Inject Ketofen iv		12.00	1.80	13.80
		8x Danilon sachet		6.40	0.96	7.36
2009	JC	2008 Foal : 3x Danilon sachet Dosage - 1 sachet daily		2.40	0.36	2.76
2010	AD	Payment received by Cheque UB	-250.00			-250.00
2010	AD	Misc : Visit Fee 1-10 Miles	25.00		4.38	29.38
		Examine lame in field / open old pedal abscess.	15.00		2.63	17.63

**DOCUMENT OF DESCRIPTION**  
 for the identification of **FOALS & YEARLINGS,**  
**RACEHORSES, BROODMARES & STALLIONS,**  
 Livret signalétique pour l'identification des poulains, des chevaux d'un an,  
 des chevaux de course, des poulinières et étalons,

NAME (NOM)		COTTOWN DAISY	
DATE OF BIRTH (DATE DE NAISSANCE)	COLOUR (ROBE)	SEX (SEXE)	
17th MAY 92	Bay	Filly	
COUNTRY OF BIRTH (PAYS DE NAISSANCE)		Ireland	
SIRE (PÈRE)	COLONEL GODFREY (USA)		
DAM (DAME)	KNOCKBOY MEL VII		
GRANDSIRE (GRANDPÈRE)	*SIRE UNREGISTERED		
BREEDER (ÉLEVEUR)	Mrs Heather Morris		
STUD BOOK REFERENCE (REFERENCE AU STUD BOOK)	ISSUING AUTHORITY (AUTORITEE D'ISSUE)		
SEE VOL 19 NTR			
PASSPORT NUMBER (NO. DE PASSEPORT)			
1027401			
PARENTAGE TESTED			

Comhairle Ceantair an Luir  
 Mhúrn agus an Dúin  
 Newry, Mourne and Down  
 District Council

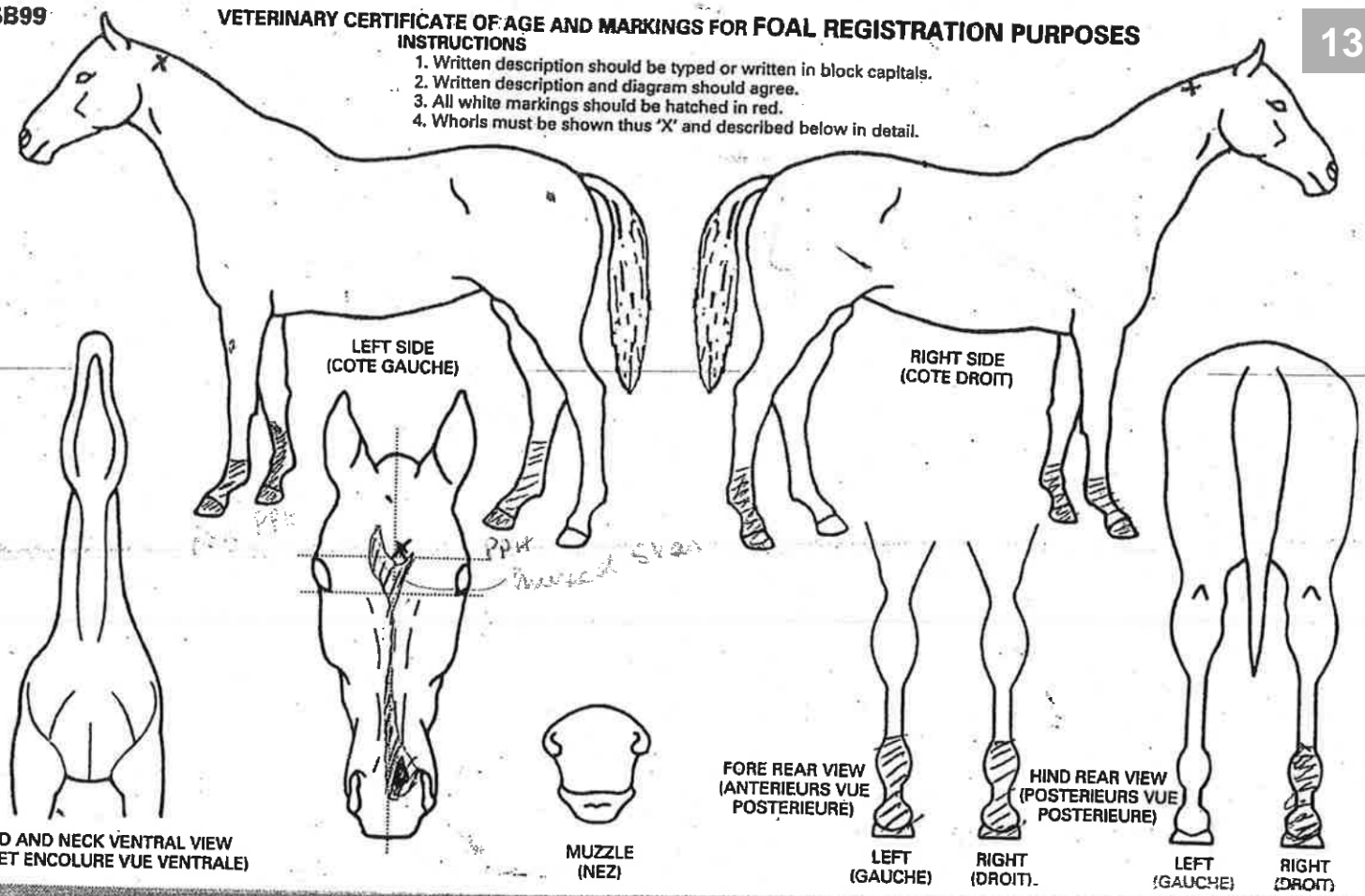


THIS ANIMAL IS ENTERED ON THE  
 IRISH HORSE REGISTER UNDER NO  
 2027401  
 IF THIS NUMBER IS ALTERED IN  
 ANY WAY YOU MUST NOTIFY THE  
 ISSUING AUTHORITY

SB99

VETERINARY CERTIFICATE OF AGE AND MARKINGS FOR FOAL REGISTRATION PURPOSES

- INSTRUCTIONS
1. Written description should be typed or written in block capitals.
  2. Written description and diagram should agree.
  3. All white markings should be hatched in red.
  4. Whorls must be shown thus 'X' and described below in detail.



COLOUR (ROBE) BAY	SEX (SEXE) FILLY	DATE OF BIRTH 12/5/1992	NAME GAIETANO DIURSO	ADDRESS DUNROSS CULDAFF	COUNTY CO. DONEGAL
----------------------	---------------------	----------------------------	-------------------------	----------------------------	-----------------------

HEAD (TETE)	WHORL ABOVE UPPER EYE LEVEL TO LEFT OF NOSE. IRREGULAR BIRTH-MARK SHAPED STAR SURROUNDING WHORL FROM UPPER RIGHT. CONSOLIDATED NARROW STRIPE ENDING IN BORDERED FLESH-MARK ON THE LEFT NOSE.
NECK (ENCOLURE)	WHORL UPPER THIRD LEFT CREST WHORL UPPER THIRD RIGHT CREST
L.F. (A.G.)	HALF CANNON - WHITE HOOF
R.F. (A.D.)	HALF CANNON - WHITE HOOF
L.H. (P.G.)	NO MARKINGS
R.H. (P.D.)	HALF CANNON - WHITE HOOF
BODY (CORPS)	NO MARKINGS
ACQUIRED (MARQUES ACQUISES)	NO MARKINGS

DATE OF EXAMINATION 18/09/1992	I certify that these markings were taken at the same time as I took the foal's blood sample  GAIETANO DIURSO SIGNATURE OF VETERINARY SURGEON	NAME AND ADDRESS (IN BLOCK CAPITALS) GAIETANO DIURSO DUNROSS CULDAFF CO. DONEGAL.
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For office use only  
KW DCK/B04 WGL VII

† Not to be the breeder, owner or trainer of the horse for which the certificate is issued

**OTHER SOCIETY REGISTRATIONS**  
The animal to which this passport refers may during its lifetime be registered with other organisations. In order to avoid the production of secondary identification documents and encourage the use of this original document, this page should be used to endorse that registration.

SOCIETY NAME	REGISTRATION NAME & NUMBER	STAMP & DATE
STAA	AS cure	

OTHER Soc

IDENTIFICATION NUMBER  
NUMERO D'IDENTIFICATION

REGISTERED NAME  
**SHANNONDALE ELVIS**

37241400293456



SHANNONDALE IHR Ref: 2934

SEX: (SEX) Gelding  
DATE OF FOALING: 2003  
(DATE DE NAISSANCE)  
CATEGORY: UNKNOWN  
Chip no 981000100055579  
BREED (RACE): UNKNOWN

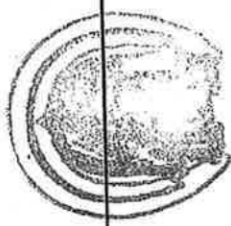
COLOUR: (ROBE) BAY  
HEIGHT: 163 cms  
(LA HAUTEUR)  
PARENTAGE TESTED:  
(ORIGINE PREVEE)

PEDIGREE



**OTHER SOCIETY REGISTRATIONS**

The animal to which this passport refers may during its lifetime be registered with other organisations. In order to avoid the production of secondary identification documents and encourage the use of this original document, this page should be used to endorse that registration.

SOCIETY NAME	REGISTRATION NAME & NUMBER	STAMP & DATE
STAH	AS CUR	

OTHER SOCIETIES

IDENTIFICATION NUMBER  
NUMERO D'IDENTIFICATION

372414002934564



REGISTERED NAME Registered Prefix SHANNONDALE IHR Ref: 2934564  
**SHANNONDALE ELVIS**

SEX: (SEXE) Gelding

COLOUR: (ROBE) BAY

DATE OF FOALING: 2003

HEIGHT: 163 cms

(DATE DE NAISSANCE)

(LA HAUTEUR)

CATEGORY: UNKNOWN

PARENTAGE TESTED: NO  
(ORIGINE PREVEE)

Chip no 981000100055579

BREED (RACE):

UNKNOWN

NOT RECORDED

**PEDIGREE**

SIRE

NOT RECORDED

NOT RECORDED

NOT RECORDED

NOT RECORDED

NOT RECORDED

DAM

(Extended Breeding Overleaf)

**BREEDER DETAILS**

PASSPORT ISSUED TO :

NOT RECORDED NOT RECORDED

MARTIN WALSH  
SHANNONDALE STUD

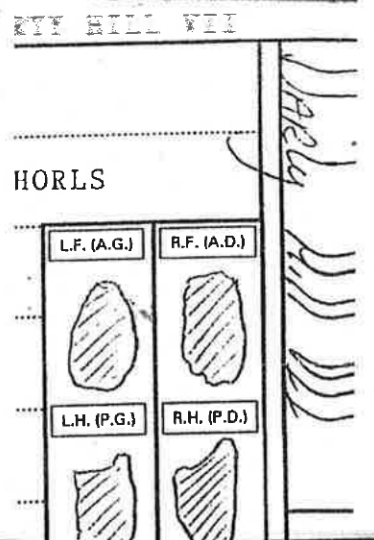
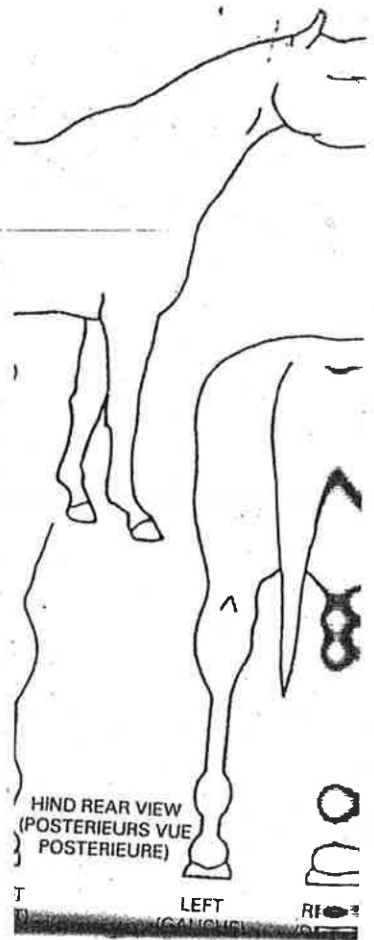
REHY

CARRIGAHOILT

KILRUSH, CO. CLARE

0

450405



HORLS

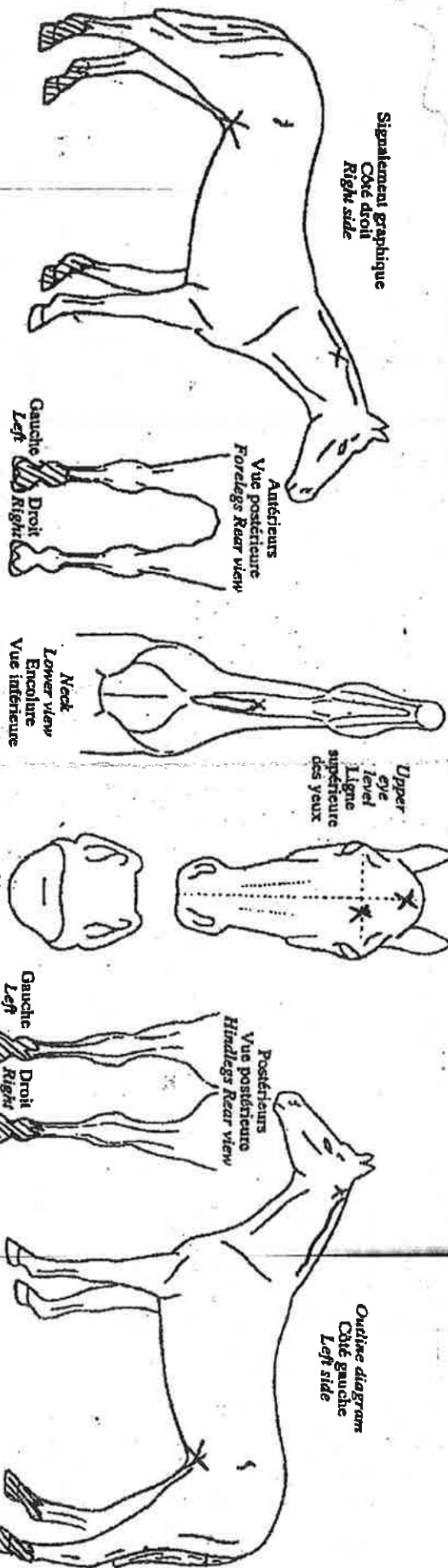
L.F. (A.G.)	R.F. (A.D.)
L.H. (P.G.)	R.H. (P.D.)
CHESTNUT	DRAWINGS

CLINIC (TALS)

DOCUMENT OF DESCRIPTION

for the identification of FOALS & YEARLINGS, RACEHORSES, BROODMARES & STALLIONS

IRISH HORSE REGISTER



PLEASE ENSURE THAT DIAGRAM AND WRITTEN DESCRIPTION AGREE USING BLACK INK. WHITE MARKINGS TO BE SHOWN IN RED INK. \*WRITE SEX CATEGORY IN FULL EITHER GELDING/COLT/MARE.

Name/nom SHANNONDALE ELVIS

SHANNONDALE ELVIS

UNKNOWN

SIRE / PERE UNKNOWN.

COLOUR / ROBE BAY

SEX / SEXE\* GELDING.

YEAR / ANNE 2003.

HEIGHT / HAUTEUR 163 CMS

NAME OF DAM / NOM DE LA MERE

REF NO OF DAM NO DE LA MERE

HEAD - TETE

MIDLINE POLL WHOLE. WHOLE AT UPPER EYE LEVEL LEFT OF MIDDLE

LEFT UPPER CREST WHOLE FEATHERED BACKWARDS. RIGHT MIN FEATHERING

N.B. DESCRIPTION SHOULD BE TYPED OR WRITTEN IN BLOCK CAPITALS SIGNATURE & STAMP OF VETERINARY

Registration Number 372414002934564003

# Record of Sport Registration, Gradings and Winnings

ENREGISTREMENT d'INSCRIPTION SPORTIVE, GRADES ET GAINS

VERZEICHNIS DER SPORTREGISTRIERUNGEN, KLASSIFIZIERUNGEN UND SIEGE

Year Année Jahr	Competent Equestrian Authority Stamp or Signature Autorité Equestre Compétente Cachet ou Signature Zuständige reiterliche Behörde Stempel oder Unterschrift	Classification or Grade Classification ou Grade Klassifizierung oder Grad	Winnings Cash/Points Gains Espèces/Points Siege Geld/Punkte	Signature/Stamp of Endorsement Signature/Cachet du visa Unterschrift/Stempel zur Bestätigung
03	SHOWJUMPING ASSOCIATION OF IRELAND	E	0	CHARLES HANLEY CHAIRMAN SIAI
04	SHOWJUMPING ASSOCIATION OF IRELAND	E	2	CHARLES HANLEY CHAIRMAN SIAI

IDENTIFICATION NUMBER 2651401  
 NUMERO D'IDENTIFICATION 2651401  
 REGISTERED NAME JACQUES DIAMOND

COLOUR ROBE BAY

DATE OF FOALING 21/04/1999  
 (DATE DE NAISSANCE)

SEX: MALE  
 (SEXE)

CATEGORY: MAIN STUDBOOK

BREED: IRISH SPORT HORSE  
 (RACE)

PEDIGREE

SIRE

CREGGAN DIAMOND  
 34738 RID (755) APP

PAULAS PRIDE  
 1972413 ISH MAIN STB

DAM

DIAMOND LAD  
 26816 RID (695) APP

CARRIGROE STAR  
 1005928 RID (9153) MAIN STB

SWEET CON  
 32735 TB APP

BALLYDERNEY FIRE  
 1768697 AID MAIN STB

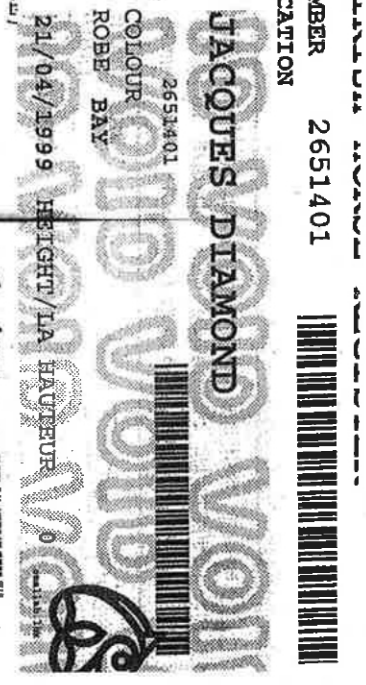
(Extended Breeding Overleaf)

BREEDER DETAILS

MARGARET P HANNON-O'MALLEY  
 LEITRIM  
 LOUGHREA  
 CO GALWAY  
 # 420034

PASSPORT ISSUED TO :

MARGARET P HANNON-O'MALLEY  
 LEITRIM  
 LOUGHREA  
 CO GALWAY  
 # 420034

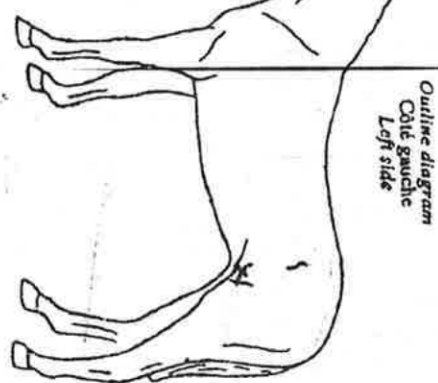
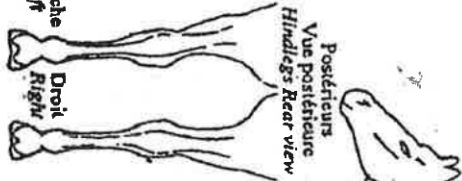
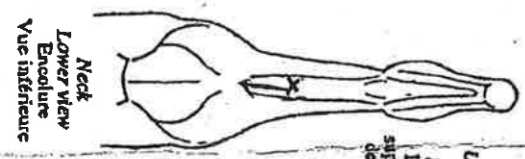
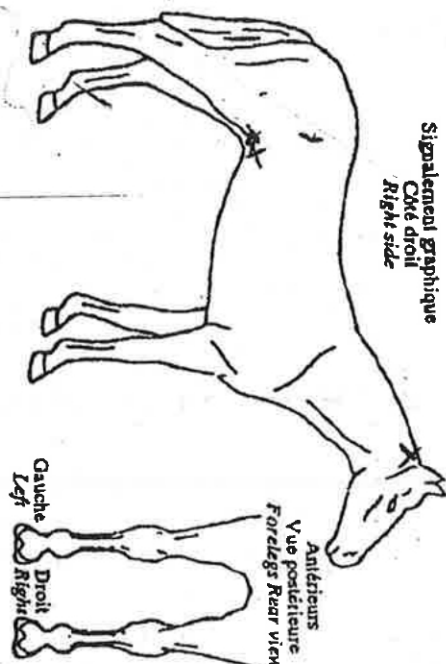


977200007351763

PARENTAGE TESTED: NO  
 (ORIGINE PREUVEE)



IRISH HORSE REGISTER



REGISTRATION NUMBER

2651401

PLEASE ENSURE THAT DIAGRAM AND WRITTEN DESCRIPTION AGREE. WHITE MARKINGS TO BE SHOWN IN RED INK. \*WRITE SEX CATEGORY IN FULL EITHER MALE/REMALE

Serial Number 6132399

COLOR / ROBE  
Bay

SEX / SEXE\*  
Male

DATE OF FOALING  
21-4-99

REF NO OF DAM  
NO DE LA MÈRE

BREED / RACE  
IRISH SPORT HORSE  
SIRE / PERE  
CREGGAN DIAMOND [RMD] [APP]

NAME OF DAM / NOM DE LA MÈRE  
PAULAS PRIDE [ISH] [STUDBOOK]

1972413

HEAD - TÊTE

STAL ABOVE EYE LEVEL CONJOINED WITH FURRED STRIDE, BROW AND FOREHEAD. NO VESTIGIAL HORNS IN STALL. BIRTHDATE ABOVE AS APPROX. 4407. REFERENCED WITH APPROXIMATE DATE

NECK - ENCOLURE

LEFT FORELEG ANT G	NO MARKS ANY
RIGHT FORELEG ANT D	NO MARKS ANY
LEFT HINDLEG POST G	NO MARKS ANY
RIGHT HINDLEG POST D	NO MARKS ANY

BODY - CORPS

MICRO CHIP  
MICRO PLAQUETTE  
CIRCUIT AT RIGHT OF 2017 CIRCUIT PLATE  
Mentioned in the text  
977200007351763

(IF NO MARKINGS - THIS FACT TO BE STATED)

NOT TO BE THE OWNER OR TRAINER OF THE HORSE

Place & date / Lieu et date

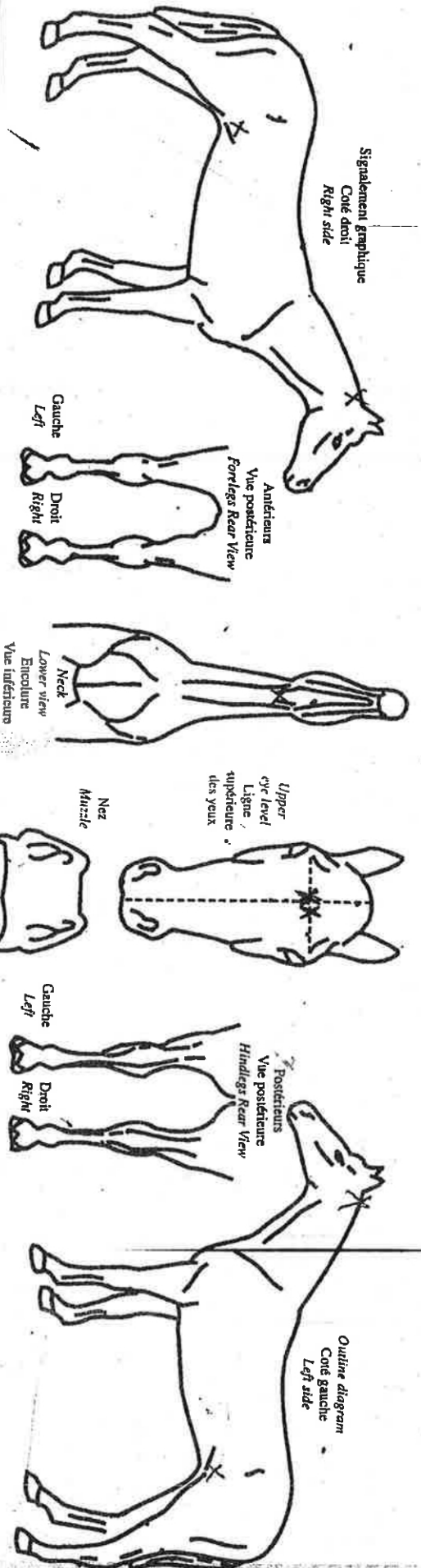
21-8-99  
James J. Smyth  
Railway Veterinary Clinic  
1091 1091 1091

N.B. DESCRIPTION SHOULD BE TYPED OR WRITTEN IN BLOCK CAPITALS  
SIGNATURE & STAMP OF VETERINARY SURGEON / SIGNATURE ET CACHET DU VÉTÉRINAIRE D'AGREER

James J. Smyth  
Railway Veterinary Clinic  
1091 1091 1091



IRISH SPORT HORSE STUDBOOK



PLEASE ENSURE THAT DIAGRAM AND WRITTEN DESCRIPTION AGREE USING **BLACK INK**.  
**WHITE MARKINGS TO BE SHOWN IN RED.** \*WRITE SEX CATEGORY IN FULL Male/Femelle

Registration Number 372414004908520008

Serial Number	6850008	COLOUR/ROBE	RAY
BREED/RACE	SIRE/PERE	SEX/SEXE*	REF. NO. OF DAM
IRISH SPORT HORSE	HERMES DE REVE (BE) [SF] [Approved]	FEMALE	NO. DE LA MERE
HEAD - TETE	Two white marks ABOUT NEBRIAN @ EYELINER	DATE OF FOALING	2017/08
NECK - ENCOLURE	NO WHITE	DAMMERE	FOR FARAH [WNTNTR] [Section B]
LEFT FORELEG	NIL	<p><b>N.B. DESCRIPTION SHOULD BE TYPED OR WRITTEN IN BLOCK CAPITALS</b></p> <p>I certify that I inserted a functional microchip supplied by the IHR into the animal marked above and took DNA samples from the same animal.</p> <p>Alan F. Dunlop MVB MRCVS                  BALLOO VETERINARY CLINIC                  Killmeagh Road, Killinchy, Co Down, BT23 8TA, NI                  Tel: 028(0)48 9754 2400 Fax: 028(0)48 9754 2111                  Mobile: +44 7651 886 886</p>	
RIGHT FORELEG	NIL		
LEFT HINDLEG	NIL		
RIGHT HINDLEG	NIL		
BODY - CORPS	White @ STIFLES BIRTH 3.10.08		
MICRO CHIP	372141404908520	Signature & Stamp of Veterinary Surgeon	Place & Date / Lieu et Date
MICRO PLAQUETTE	[Barcode]	Signature et Cachet du Vétérinaire Agréé	9/9/2008

ALL MARKINGS - THIS FACT TO BE STATED

**OTHER SOCIETY REGISTRATIONS**

The animal to which this passport refers may during its lifetime be registered with other organisations. In order to avoid the production of secondary identification documents and encourage the use of this original document, this page should be used to endorse that registration.

SOCIETY NAME	REGISTRATION NAME & NUMBER	STAMP & DATE

OTHER SOCIETIES

IDENTIFICATION NUMBER  
 REGISTERED NAME

3721414004908520

This animal may be named at two years of age. Submit the passport with four names and the appropriate fee.

COLOUR: BAY  
 (ROBE)

DATE OF FOALING: 20/07/2008

Chip no 372141404908520

(DATE DE NAISSANCE)

SEX: FEMALE

(SEXE)

CATEGORY: Section B

PARENTAGE TESTED: YES  
 (ORIGINE PREUVEE) dna typed

BREED: IRISH SPORT HORSE  
 (RACE)

PEDIGREE  
 SIRE

QUITO DE BAUSSY  
 999999990009464

HERMES DE REVE (BE)  
 2785117

DIFA COURCELLE  
 9999999900054561

SE App

FOR FARAH  
 2071807

FARAHAN

WINTER Sect B  
 Parentage Tested

DARTY HILL VII

DAM

BREEDER DETAILS

PASSPORT ISSUED TO :  
 (Extended Breeding Overleaf)

PAMELA BOYD 29 THORNHILL ROAD KILLINCHY NEWTOWARDS CO DOWN BT23 6SL 974292	PAMELA BOYD 29 THORNHILL ROAD KILLINCHY NEWTOWARDS CO DOWN BT23 6SL 974292
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**OTHER SOCIETY REGISTRATIONS**

The animal to which this passport refers may during its lifetime be registered with other organisations. In order to avoid the production of secondary identification documents and encourage the use of this original document, this page should be used to endorse that registration.

SOCIETY NAME	REGISTRATION NAME & NUMBER	STAMP & DATE

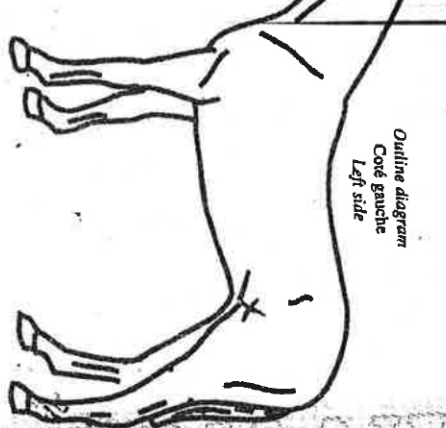
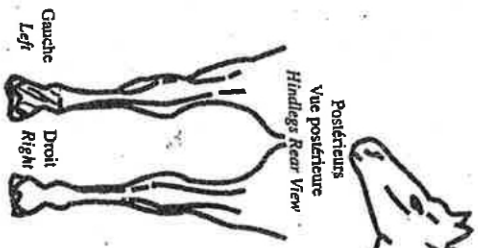
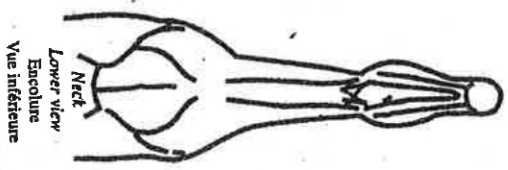
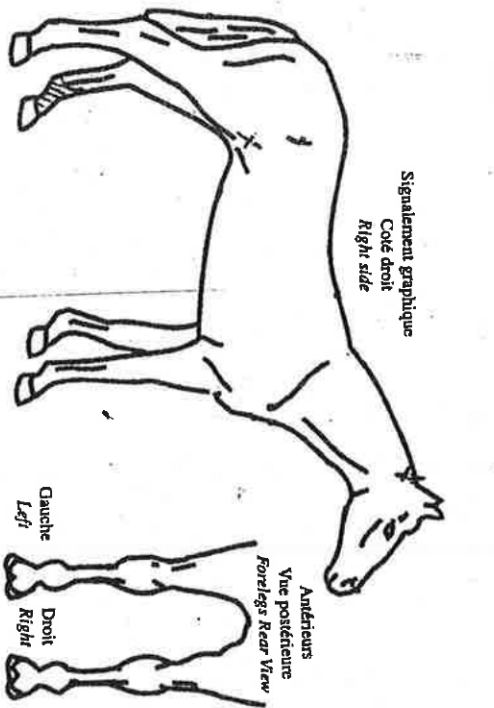
IDENTIFICATION NUMBER  
 NUMERO D'IDENTIFICATION  
 REGISTERED NAME  
**SASHA CC**  
 4510327

DATE OF FOALING  
 (DATE DE NAISSANCE)  
 09/06/2007  
 HEIGHT/LA HAUTEUR  
 0

SEX: **FEMALE**  
 (SEXE)  
 CATEGORY: Section A

PARENTAGE TESTED: YES

**IRISH SPORT HORSE STUDBOOK**



PLEASE ENSURE THAT DIAGRAM AND WRITTEN DESCRIPTION AGREE USING **BLACK INK**.  
 WHITE MARKINGS TO BE SHOWN IN RED. \*WRITE SEX CATEGORY IN FULL. Male/female

Serial Number 2378207

COLOUR/ROBE  
 Grey

SEX/SEXE\*  
 FEMALE

Date of Foaling  
 9-6-07

DAM/MERE  
 COTTOWN DAISY (TB) [WNTNTR] [Section A]

REF. NO. OF DAM  
 NO. DE LA MERE  
 202740

Registration Number 372414004510327007

BREED/RACE  
 IRISH SPORT HORSE  
 SIRE/PERE  
 CREEVAGH GREY REBEL [RID] [Approved]  
 HEAD - TETE  
 STAR WITH NARROW STRIPE TO MUZZLE AS FLESHMARK. SECOND STAR FLESHMARK UPPER LIP BANDS. FLESHMARK LOWER LIP. WHOLE NECK - ENCOURURE IN STAR @ GLEVEL ON NEAR.

N.B. DESCRIPTION SHOULD BE TYPED OR WRITTEN IN **BLOCK CAPITALS**  
 I certify that I inserted a functional microchip supplied by the IHR into the animal marked above and took DNA samples from the same animal.



**NFU Mutual**

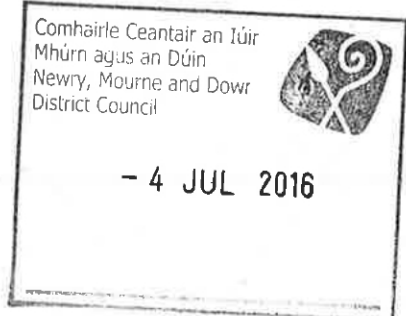
J Barr, M Preston, K Emerson  
 80 MAIN STREET  
 SAINTFIELD  
 BALLYNAHJNCH  
 CO DOWN  
 BT24 7AB

Mrs J Orr  
 29 Thorny Hill Road  
 Killinchy  
 Newtownards  
 County Down  
 BT23 6SL

Contact number: 02897 510196  
 Fax number: 02897 511081  
 Email:  
 Saintfield\_Agency@nfumutual.co.uk

17th December 2011

Dear Mrs Orr



**Horse and Rider Insurance Renewal**

<b>Policyholder</b>	<b>Mrs J Orr</b>	<b>Renewal date</b>	<b>28th February 2012</b>
<b>Policy number</b>	<b>081X2573126/N09</b>		

Thank you for insuring with NFU Mutual. Your policy will automatically renew on 28th February 2012. You've held this policy for over 5 years and, as a thank you for your loyalty, your Mutual Bonus saving this year is £68.22. Mutual Bonus is NFU Mutual's way of sharing the benefits of its mutual status by giving customers a discount on renewal premiums.

<b>Instalment payment (illustrative example)</b> <small>service charge 1.25% typical APR 2.75% (variable)</small>		<b>Total cost if you pay by instalments</b>
<b>First instalment of</b>	£69.95	£841.82
<b>Followed by 11 instalments of</b>	£70.17	

Please refer to your Credit Agreement for details of your actual monthly payments.

We have enclosed your renewal documents for you to check. It is important that you tell us of anything that has changed. We will make sure you still have the insurance cover you need and that your insurance is valid. Please see overleaf for guidance on your documents and the type of changes to tell us.

Please call 02897 510196 if there have been any changes or if there is anything else you would like to discuss.

Yours sincerely

J Barr, M Preston, K Emerson

important information overleaf...

Agents are appointed representatives of NFU Mutual, which is authorised and regulated by the Financial Services Authority. NFU Mutual is The National Farmers Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers. For privacy and training purposes, telephone calls may be recorded and monitored.



# Statement of Horse and Rider Insurance

**Policyholder** Mrs J Orr  
**Policy number** 081X2573126 / N09  
**Period of cover** Noon 28 February 2012 to noon 28 February 2013  
**Renewal date** 28 February 2013  
**Date of issue** 3 December 2011

## Demands and Needs

This policy meets the demands and needs of those who wish to insure against losses in connection with their horse or equestrian equipment. We have not provided you with a recommendation on the suitability of this policy, although we have provided you with information for you to make your own decision. Please read the enclosed documentation carefully to ensure the cover provided meets your needs.

## Important Information

This is a record of the information you have given us and forms the basis of your insurance cover. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

**If any details are wrong or missing please contact us on 02897 510196 within the next seven days.**

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Horse and Rider Insurance.

**This statement of insurance, your schedule and your policy booklet are to be read together as one contract. Please keep these documents with your policy booklet in a safe place.**

## Your premium

Horse details		Premium breakdown
Jacques Diamond	Loss of animal	£147.20
	Loss of use	£204.00
	Personal liability	£66.70
Shannondale Elvis	Loss of animal	
	Personal liability	£368.00
Mutual Bonus		£66.70
Insurance Premium Tax (at the current rate)		-£68.22
<b>Payment in full</b>		£47.05
		<b>£831.43</b>
<b>Payment by instalments</b>	service charge 1.25%	
nominal APR 2.75% (variable)	Total Payable	£10.39
		<b>£841.82</b>

Please refer to your Credit Agreement for details of your monthly payments.

## About you

<b>Name</b>	Mrs J Orr
<b>Date of birth</b>	22 March 1958
<b>Business or Occupation</b>	Please Advise

## About your horse Jacques Diamond

<b>Colour</b>	Bay
<b>Height</b>	Gelding
<b>Passport number</b>	16 hands 1 inches
<b>Remarks</b>	To be advised
<b>Does your horse do not take part in</b>	None
<b>Does your horse have any vicious tendencies</b>	Advanced Eventing Polo Team Chasing Ice Tolt
	Promotional/Film/Stunt Work Racing (Except Arab/Harness)
	No
<b>See your schedule for further details</b>	Not recorded

Mrs J Orr  
 29 Thorny Hill Road  
 Killinchy  
 Newtownards  
 County Down  
 BT23 6SL

J Barr, M Preston, K Emerson  
 80 MAIN STREET  
 SAINTFIELD  
 BALLYNAHINCH  
 CO DOWN  
 BT24,7AB

02897 510196

## Horse and Rider Insurance Schedule

<b>Policyholder</b>	Mrs J Orr		
<b>Policy number</b>	081X2573126/N09		
<b>Period of cover</b>	Noon 28 February 2012 to noon 28 February 2013		
<b>Renewal date</b>	28 February 2013	<b>Date of issue</b>	17 December 2011

### Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition. The original inception date of this policy was on or before 31st December 1998 and the condition does not apply to it or to any renewal or reissue of the policy.

*This schedule, your statement of insurance and your policy booklet are to be read together as one contract. Please keep these documents with your policy booklet in a safe place.*

### Reason for issue: Renewal

This schedule replaces your previous schedule

Your premium	Premium breakdown
Cover	£852.60
Mutual Bonus	-£68.22
Insurance Premium Tax (at the current rate)	£47.05
FPP Service Charge	£10.39
<b>Total Premium</b>	<b>£841.82</b>

### Policy endorsements

None

### Horse details

Stable name	Jacques Diamond
Breed	Irish Sports Horse
Date of birth	21 April 1999
Activities	Class of use 1

### Loss of animal details for Jacques Diamond

Sum insured	£4,000
-------------	--------

### Endorsements for Loss of animal for Jacques Diamond

None

### Loss of use details for Jacques Diamond

Sum insured	£4,000
-------------	--------

### Endorsements for Loss of use for Jacques Diamond

None

## Changes to your Horse and Rider Insurance

Policyholder	Mrs J Orr
Policy number	081X2573126/N09
Renewal date	28 February 2012

### Important Information

*The following changes have been made to your insurance, please read carefully and keep in a safe place with your policy booklet.*

NFU Mutual are dedicated to providing the best possible service to all our policyholders. We therefore regularly review all our policies to make sure that we continue to offer quality cover, good value for money and terms and conditions which are fair to all.

As part of this ongoing improvement and development we have made the following changes to your cover. Please check the new policy booklet and your schedule to ensure the cover provided continues to meet your insurance needs.

### Policy Changes

- The General exclusion of "Existing conditions or legal liabilities" has been updated to clarify that incidents of arthritis, bone spavin, colic, degenerative joint disease, sarcoids and tendon or ligament strains or sprains occurring in the same or opposite limb will not be a valid claim if your horse has previously suffered from that condition, whether or not they occur in the same area or structure or any other area or structure of your horse's body.
- The definition of "Accident" has been amended to improve clarity. Please note that this applies to all horses insured as a Veteran and to the Horse rider cover.
- Under General conditions we have clarified details under "Rights to policy benefit", "How to claim" and "Fraud" please review these in your policy wording to ensure you comply with all policy conditions. **This includes a requirement to notify all losses within six months of occurrence and in the event of a loss of animal claim, a vet must identify the horse, confirm the cause of death and the horse's passport must be provided.**
- The provider of your Legal Expenses cover has moved address - their new details are shown in your replacement policy wording. Please refer to this cover if you need their assistance.
- Under the General conditions, a new condition has been added called "Personal liability aggregate limit" which confirms that in the event that an accident involves multiple insured horses and/or riders the limit of liability is one amount as shown on your schedule.

### Loss of Animal and Loss of Use Cover Changes

Changes to the Loss of animal and Loss of use covers (the cover in force will be shown on your policy schedule):

- Under your Loss of animal cover we have reviewed the wording to clarify the requirements for a claim to be met - please refer to the definition of PUT TO SLEEP.
- For Loss of animal and Loss of use, provided treatment is ongoing at renewal, the time limits in which to claim have been increased to 104 weeks.

### Loss of Animal sum insured

To ensure your cover is appropriate for your needs, please check that the sum insured for your horse/s reflects their current market value. In the event of a valid loss of animal claim (in accordance with British Equine Veterinary Association (BEVA) guidelines) we will pay the sum insured or market value whichever is the less. If your sum insured needs either increasing or decreasing, please contact us.



NFU Mutual

**Information about our Insurance services**

Barr, M Preston, K Emerson  
 10 MAIN STREET  
 AINTFIELD  
 ALLYNAHINCH  
 10 DOWN  
 T24 7AB

**Our Statutory status**

The agency of J Barr, M Preston, K Emerson is an appointed representative for general insurance products and an introducer appointed representative for life, pensions and investments of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual) Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ, which is authorised and regulated by the Financial Services Authority. FSA registration number 117664.

You can check this on the Financial Services Authority's Register at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

**About our general insurance services**

We provide information and advice solely on NFU Mutual products. We offer both advised and non-advised sales depending upon the requirements of our customers.

• **Advised Sales**

Where you require advice we will assess your demands, needs and suitability for the product we are offering. Where you have received a recommendation, the Demands and Needs statement in your policy documents will say so.

• **Non Advised Sales**

We will provide you with information on the product for you to make your choice about how to proceed. We will not make a recommendation to you. Where you have not received a recommendation, the Demands and Needs statement in your policy documents will say so.

For both advised and non advised sales, we will explain the options available to you and answer questions you may have on the cover, benefits, exclusions and limitations of the policy.

When placing cover with NFU Mutual, we will be acting on your behalf. When confirming cover with you, we will be acting on behalf of NFU Mutual.

**About Our Life Insurance Services**

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Consultant who can carry out a financial planning review with you.

**What will I have to pay for your services?**

You will not be charged a fee for our services.

**Our remuneration for services to Commercial customers**

We will be receiving a commission payment from NFU Mutual with whom the insurance is placed. This amount will be calculated as a percentage of the insurance premium and the percentage has been contractually agreed with NFU Mutual.

You are entitled at any time, to request information regarding any commission which we have received as a result of placing your insurance.

**What do I do if I want to complain?**

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact J Barr, M Preston, K Emerson at the above address.

If you are not satisfied with the way we have dealt with your complaint, please write to:

The Customer Services Director, NFU Mutual, Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling 0845 080 1800.

**Am I entitled to compensation?**

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim.

You can find out more at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 020 7892 7300.