

Freight Liability Insurance

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with your policy.

Please check this Schedule carefully and advise Provego as soon as possible if anything is wrong or it does not meet Your current requirements.

Policy Number:	PVG119301555	
Date of Issue:	21/09/2021	
Insured	K Charles Haulage Limited	
Business Description	Haulage Contractor	
Period of Insurance:	From: 10/07/2021	To: 09/07/2022
Effective Date:	17/09/2021	
Section 1 – Road Haulage	Covered	
Section 2 – Warehousing	Not Covered	
Section 3 – Freight Forwarding	Not Covered	
Section 4 – Errors & Omissions	Covered	
Adjustable Premium:	£86.94	
Insurance Premium Tax:	£10.43	
Totals:	£97.37	

Section 1 – Road Haulage

Covered

Contract Conditions applicable	Limit	Deterioration	No. Vehicles / Turnover
Road Haulage Association (2020) or earlier editions including subcontractors	£1,300 per tonne	No	£580,000
Subcontractors - Road Haulage Association (2020) or earlier editions	£3,000 per tonne	Yes	£60,000
Road Haulage Association (2020) or earlier editions including subcontractors	£10,500 per tonne	No	£125,000
Subcontractors - CMR (Western Europe)	£350,000	No	£100,000
Subcontractors - CMR (Eastern Europe)	£350,000	No	£185,000
BIFA Standard Trading Conditions 2021 edition including subcontractors	£250,000	No	£10,000
Full Value Liability including subcontractors	£12,500	No	£20,000
Road Haulage Association (2020) or earlier editions including subcontractors - Maritime Transport	£6,500 per tonne	No	£30,000
Vehicle Limit			£375,000
Territorial Limits			British Isles
Event Limit			£375,000
Annual Turnover			£1,800,000
Excess	£250 other than: £50 in respect of Full Value Liability (maximum Load Limit £12,500), £1,000 in respect of Theft of Thief Attractive Property		



Optional Extensions

Trailers

Not Covered

Max any one trailer:

Not Applicable

Total Value of all Trailers

Not Applicable

Excess

Not Applicable

Mixer Drum Cover

Not Covered

Value of any one drum

Not Applicable

Number of Vehicles

Not Applicable

Excess

Not Applicable

Endorsements applicable:

Optional Extension 1 Applies

See: Additional endorsements applicable



Section 2 – Warehousing

Not Covered

**Contract Conditions
applicable**

Cover/Limit

Location Address

Location Limit

Excess

Not Covered

Endorsements applicable:

Not Applicable

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Section 3 – Freight Forwarding

Not Covered

Contract Conditions applicable

Limits

Territorial Limits
Conveyance Limit

Not Applicable
Not Applicable

Excess

Not Covered

Endorsements applicable:

Not Applicable



Section 4 – Errors & Omissions

Covered

The maximum amount We will pay in the aggregate for all claims made against You during the Period of Insurance

£250,000

Excess

£500



Reporting Claims

When reporting a claim quote reference: T002524L and the policy number shown on the first page of this Schedule. Claims must be notified to:

Telephone: (during normal working hours):	0161 235 3876
Fax:	0161 235 3903
Email:	Provego.claims@uk.rsagroup.com
Write to:	Freight Liability Claims Department, RSA, 17 York Street, Manchester M2 3GR

Freight Liability: Additional endorsements applicable

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I. P07 Thief Attractive Property – Event Limit

We will not pay more than £315,000 any one Event for Theft of Thief Attractive Property knowingly carried by You.

II. P09 Section Exclusion 6

Section Exclusion 6 is restated as follows:

We will not pay claims for Theft of Thief Attractive Property knowingly carried by You whilst:

- a) entrusted to any agency driver or Subcontractor or
- b) Unattended.

The Property will not be regarded as Unattended whilst the Vehicle on which it is loaded is parked in a purpose-designed vehicle park and the driver is asleep in the cab.

III. Great Bear Distribution Ltd - Claims Time Limits Amendment

the reference to seven days and fourteen days in clauses 13 (1) (a) of the standard RHA Conditions of Carriage shall be replaced with twenty-eight and forty-two days respectively

iv. PO21 – Unattended Vehicle

We will not pay claims for Theft of Thief Attractive Property carried on behalf of Maritime when Unattended unless at the time of the Theft the Property was either:

a) loaded in or on a Vehicle which was either:

- 1) left during the course of Road Transport for the purposes of a statutory or comfort break provided that:

- (i) all doors, windows and other openings were closed and securely locked, any security devices or systems were set in operation and from which all keys had been removed and
 - (ii) such break did not exceed 60 minutes in duration or

- 2) parked within a walled or fenced compound to which entry and exit was controlled by either locked gates or professional on site security guards.

b) contained in a building (whether or not loaded in or on a Vehicle) which was securely closed and locked.

The Property will not be regarded as Unattended whilst the driver of the Vehicle on which it is loaded is asleep in the cab.