

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

This insurance is underwritten by Ageas Insurance Limited and handled on their behalf by Moorhouse Insurance

Type of Insurance Package for Couriers

Period of Cover 12 Months

GOODS IN TRANSIT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Loss or Damage to</p> <p>(a) Goods in Transit that are being carried under a written contract</p> <p>(b) tarpaulins sheets trailer curtains ropes chains webbing straps packing materials up to £2500</p> <p>Expenses reasonably incurred in</p> <p>(a) the removal of debris and site clearance of property damaged whilst in transit</p> <p>(b) transferring property to any other vehicle following fire collision overturning or impact of the conveying vehicle</p> <p>(c) reloading onto the vehicle any property which has fallen from it</p> <p>(d) resecuring the property where it has moved into a dangerous position during transit</p>	<p>Cover applies in England Scotland Wales Northern Ireland Eire the Channel Islands and the Isle of Man</p> <p>Exclusions: -</p> <p>Excess - £250 each and every loss</p> <p>Damage to alcoholic spirits, tobacco products, domestic audio / visual equipment, domestic electrical equipment (but not white goods) computer equipment and / or accessories, non-ferrous metals unless carried unknowingly</p> <p>Damage to precious stones or metals, watches, furs, jewellery, works of art, money or securities for money, injury to or death of living creatures</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • defective or inadequate packaging or labelling • wear and tear, latent defect inherent vice, climatic conditions, damp mildew, rust, pollution or contamination • Loss in weight, evaporation, leakage, spillage, electrical or mechanical breakdown • delay, loss of market direct or indirect consequential loss of any kind • disappearance or shortages. <p>Damage caused by or to Dangerous Goods</p> <p>Theft from unattended vehicles unless there are outward signs of forced entry to the vehicle</p> <p>Theft from unattended vehicles overnight unless in a securely locked garage</p> <p>Damage to mobile phones in excess of £5000 in any one occurrence</p> <p>Any consequential loss</p>	<p>Goods In Transit Section</p> <p>"Damage" is defined in the Definitions section of the Policy</p> <p>"Excess" is defined in the Definitions section of the Policy</p> <p>Goods In Transit Section Extensions</p> <p>"Money" is defined in the Definitions section of the Policy</p> <p>"Dangerous Goods" is defined in the Definitions section of the Policy</p>

GOODS IN TRANSIT (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Limitations:</p> <p>The maximum amount payable for all claims arising out of any event or series of events is the Any One Event Limit stated in the schedule</p>	

PUBLIC LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Liability for injury or death to third parties and damage to third party property</p> <p>Limit of Indemnity £2,000,000 with an option to increase to £5,000,000</p> <p>Insured's liability for the acts of Bona Fide subcontractors included</p> <p>Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement</p> <p>Indemnity to Principal Clause</p> <p>Court Attendance compensation: Director or Partner £250 per day Employee £150 per day</p>	<p>Territorial Limits: England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, and any member country of the European Union.</p> <p>£250 Third Party Property Damage Excess</p> <p>Payments to such subcontractors must not exceed 25% of annual turnover and evidence of their own insurance must be obtained</p> <p>Exclusions: -</p> <p>Liability arising from</p> <p>Work in or on or in connection with: Docks, harbours, railways, watercraft, offshore, gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken</p> <p>ownership possession or use of any mechanically propelled vehicle (including anything attached to it) (a) used in circumstances where insurance is required by law (b) where indemnity is provided by any other policy</p> <ul style="list-style-type: none"> • removal, handling or disposing of asbestos • • work or visits Offshore <p>(a) motor cycles or pedal cycles (b) goods vehicles exceeding 3500 kilograms carrying capacity</p>	<p>Public Liability Insurance Section</p> <p>Public Liability Section Conditions</p> <p>Public Liability Section Extensions</p> <p>Public Liability Section Extensions "Principal" is defined in the Definitions section of the Policy</p> <p>Public Liability Section Extensions</p> <p>Public Liability Insurance Section</p> <p>"Offshore" is defined in the definitions section of the Policy</p>

EMPLOYERS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Liability for injury or death to employees including claimants costs and expenses</p> <p>Limit of Indemnity £10,000,000</p> <p>Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement</p> <p>Indemnity to Principal Clause</p> <p>Court Attendance compensation: Director or Partner £250 per day Employee £150 per day</p> <p>Clerical Employees included without charge</p>	<p>Territorial Limits: Anywhere in the world in respect of Injury arising out of and in the course of the Trade or Business by an Employee normally employed within England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, working temporarily outside such territories</p> <p>Exclusions: -</p> <p>Liability arising from</p> <ul style="list-style-type: none"> • work in or on or in connection with: Docks, harbours, railways, watercraft, offshore gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken • removal, handling, or disposal of asbestos • work or visits Offshore • injury involving motor vehicles in circumstances where motor insurance is required by law 	<p>Employers Liability Insurance Section</p> <p>"Injury", "Trade or Business" and "Employee" are defined in the Definitions section of the Policy</p> <p>Employers Liability Section Extensions</p> <p>Employers Liability Section Extensions</p> <p>Employers Liability Insurance Section</p> <p>"Offshore" is defined in the Definitions section of the Policy</p>

TAX & PROPERTY PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Tax & Property Protection cover is provided as standard on all policies</p> <p>Fees and Expenses incurred in respect of Tax Investigation and Property Protection</p>	<p>Limits: £25,000 any one Investigation or proceedings for Property Protection and £50,000 in total in the period of insurance</p>	<p>Tax & Property Protection Insurance Section</p>

EMPLOYMENT & PROSECUTION PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Employment & Prosecution Protection cover is provided whenever Employers Liability cover is insured</p> <p>For fees and expenses incurred in defending</p> <p>(a) disputes with employees</p> <p>(b) proceedings against an employee</p>	<p>Limits:</p> <p>£25,000 any one dispute and limited to:</p> <ul style="list-style-type: none"> - £100,000 in total for disputes with employees - £50,000 in total for proceedings against an employee in the period of insurance 	<p>Employment & Prosecution Protection Section</p>

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0844 748 0117** or email **claims.director@ageas.co.uk**.

For complaints about policy administration and documents, please phone **0870 850 8510** or email **schemes.commercial@ageas.co.uk**.

If you are not satisfied with our final response, you may be able to pass your complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at **www.fscs.org.uk** or by phone on **0207 741 4100** or **0800 678 1100**.

Fraud prevention and detection

In order to protect the interests of our policyholders and to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police;
- check and/or file your details with fraud prevention agencies and databases; and
- undertake credit searches and additional fraud searches.

If you provide false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies and databases to prevent fraud and money laundering.

Please refer to our website ageas.co.uk for further details explaining how the information held by fraud prevention agencies may be used.

We can supply on request further details of the databases we access or contribute to.

Claims History

Under the conditions of the policy you must advise us about any insurance related incidents whether or not they give rise to a claim.

When you advise us about an incident the information will be passed to appropriate databases including the Claims Underwriting Exchange register.

We may search the register and other databases when:

- you apply for insurance;
- in the event of any accident or claim; or
- at time of renewal;

to validate your claims history or that of any person or property likely to be involved in the policy or claim.

Ageas Insurance Limited Registered office address Ageas House, Hampshire Corporate Park
Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568
ageas.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct
Authority and the Prudential Regulation Authority