

Insured

Solent Transport Services Limited
Haulage Yard, Imperial Road, Southampton, Hampshire SO14 0SH

Policy Number

HLG142032015

Period

0000 on 13 November 2020 to 2400 on 12 November 2021,
local time at the Insured's address as noted above

Schedule Number

01

Effective From

0000 on 13 November 2020, local time at the Insured's address as noted above

Business Description

Road haulier

Occupation

Road haulier

Broker

Arthur J Gallagher
Victoria House, 14 St Johns Road, Hedge End, Southampton, SO30 4AB

Issued by

NMU (Specialty) Ltd
2 Kings Hill Avenue, Kings Hill, West Malling, Maidstone, ME19 4AQ
*On behalf of Munich Re Syndicate Ltd (457 at Lloyd's),
pursuant to Binding Authority Agreement number B1097ABI201003
(all enquiries to be addressed to NMU (Specialty) Ltd)*

In consideration of payment of the premium specified, Underwriters agree to indemnify the Insured against liability, expense, loss, or damage incurred in connection with their occupation as stated, in the manner and to the extent provided for herein.

Signed this 17th day of November 2020

David Perfect.

NMU (Specialty) Ltd
Registered in England, no: 1262636
Registered office: The Exchange, New York Street, Manchester, M1 4HN
Authorised and regulated by the Financial Conduct Authority

Premium

Subject to a non-refundable in-full non-adjustable premium payable at inception of GBP6,405.00.

The above premium has been calculated as per the Premium Basis detailed below. Underwriters reserve the right to charge additional premium should there be material changes to estimated charges, storage exposures, or limits.

Premium Basis

	Conditions and Liabilities	Limitation per tonne	Estimated charges	Adjustment rate	IPT applicable
B 1 (1) a	RHA 2009 (own vehicles & subcontracted)	GBP1,300	GBP3,150,000	n/a	Yes
B 1 (1) a	RHA 2009 (own vehicles & subcontracted)	GBP6,500	GBP3,150,000	n/a	Yes
B 1 (1) a	RHA 2009 (own vehicles) refrigerated – Fowler Walsh	GBP 3,000	GBP 80,000	n/a	Yes
B 1 (1) a	RHA 2009 (own vehicles & subcontracted) OCP – Wines & Spirits	GBP12,500	GBP 5,000	n/a	Yes
B 1 (1) a	RHA 2009 (own vehicles & subcontracted) OCP) – Bulk Wines & Spirits	GBP25,000	GBP 5,000	n/a	Yes
B 1 (1) b	Unwitting CMR (own vehicles)	SDR8,330		Included	
B 1 (1) b	Unwitting CMR (subcontracted)	SDR8,330		Included	
B 1 (1) b	Statutory CMR (own vehicles) refrigerated - Fowler Walsh Contract	SDR8,330	Included within above Fowler Walsh estimates	Included	No
B 1 (1) e	Conditions set aside			Included	
B 1 (1) f	Failure to incorporate conditions			Included	
B 1 (2)	Liability for consequential loss	As applicable		Included	
B 2	Liability for deterioration during transit			Included	
B 3	Liability for deterioration during storage			Not Insured	
B 4	Liability for accidental acceptance of goods			Included	
B 5	Liability for surrender of bills of lading			Included	
B 6	Liability for errors and omissions			Included	
B 7	Liability for third party containers, etc.	As applicable		Included	
	Other Cover			Premium	IPT applicable
B 8	Defence Costs (approved by Underwriters)			Included	
B 9	Goods under Lien			Included	
B 10	Debris Removal (approved by Underwriters)			Included	
B 11	General Average and Salvage Charges			Included	
B 12	Strikes Expenses			Included	
	Own Goods and Equipment			Premium	IPT applicable
B 13 a	Sheets and Ropes			GBP100.00	Yes
B 13 b	Own Goods			GBP50.00	Yes
B 14	Equipment			GBP500.00	Yes
B 15	Drivers' Personal Effects			Included	
	Extensions		Premium basis	Rate or premium	IPT applicable
S 1	Enhanced Liability		Included	n/a	

Insurance Premium Tax

Insurance Premium Tax GBP 768.60

Applicable Conditions

NMU AJG Freight Liability Wording version 2016 (LIA/POL/BKG/1/6/16), as appended to this schedule. (Further copies are available on request.)

Policy-specific clauses and conditions appear in this Schedule. Such clauses are additional to the appended NMU Wording or, in the case of those bearing the same title as any within the NMU Wording, replace them.

Where this Wording or any clause within it is modified by this Schedule, or in the event of any other inconsistency, then this Schedule shall prevail.

Territorial Limits

The British Isles (as defined herein)

Coverage and Limits

Notwithstanding any particular limits shown below, the maximum amount payable under this insurance (including any extensions or endorsements) for all losses arising out of any one event shall be **GBP2,000,000**.

	Property in Transit Conditions and Liabilities	Limitation per tonne	Limit any one vehicle	Limit any one event	Applicable excess
B 1 (1) a	RHA 2009 (own vehicles & subcontracted)	GBP1,300	GBP35,000	GBP70,000	GBP250
B 1 (1) a	RHA 2009 (own vehicles & subcontracted)	GBP6,500	GBP350,000	GBP350,000	GBP250
B 1 (1) a	RHA 2009 (own vehicles & subcontracted) OCP – Wines & Spirits	GBP12,500	GBP337,500	GBP337,500	GBP250
B 1 (1) a	RHA 2009 (own vehicles & subcontracted) OCP – Bulk Wines & Spirits	GBP25,000	GBP675,000	GBP675,000	GBP250
B 1 (1) a	RHA 2009 (own vehicles) refrigerated – Fowler Walsh	GBP3,000	GBP350,000	GBP2,000,000	GBP500
B 1 (1) b	Unwitting CMR (own vehicles)	SDR8,330	GBP250,000	GBP500,000	GBP250
B 1 (1) b	Unwitting CMR (subcontracted)	SDR8,330	GBP250,000	GBP500,000	GBP250
B 1 (1) b	Statutory CMR (own vehicles) refrigerated - Fowler Walsh Contract	SDR8,330	GBP350,000	GBP2,000,000	GBP500
B 1 (1) d	Cabotage		Not Insured	Not Insured	
B 1 (1) e	Conditions set aside		GBP250,000	GBP250,000	GBP250
B 1 (1) f	Failure to incorporate conditions		GBP250,000	GBP250,000	GBP250
B 1 (2)	Liability for consequential loss	As applicable		GBP100,000	GBP250
B 2	Liability for deterioration during transit			Vehicle Limit	GBP500
B 3	Liability for deterioration during storage			W/H Limit	GBP500
B 4	Liability for accidental acceptance of goods			GBP50,000	GBP250
B 5	Liability for surrender of bills of lading			GBP100,000	GBP250
B 6	Liability for errors and omissions			GBP100,000	GBP500
B 7	Liability for third party containers	As applicable		GBP25,000	GBP250
C 2	Inner limit for theft-attractive goods	As applicable	See Wording	See Wording	See Wording
	Other Cover		Limit any one event	Maximum any period	Applicable excess
B 8	Defence Costs (approved by Underwriters)		Unlimited	Unlimited	GBPnil
B 9	Goods under Lien		GBP35,000	GBP50,000	GBP250
B 10	Debris Removal (approved by Underwriters)		GBP25,000	Unlimited	GBP100
B 11	General Average and Salvage Charges		Unlimited	Unlimited	GBPnil
B 12	Strikes Expenses		See Wording	See Wording	GBP500
	Own Goods and Equipment		Limit any one vehicle	Limit any one event	Applicable excess

Schedule

B 13 a	Sheets and Ropes	GBP5,000	GBP10,000	GBP100
B 13 b	Own Goods	GBP2,500	GBP2,500	GBP100
B 14	Equipment	GBP5,000	GBP10,000	GBP250
B 15	Drivers' Personal Effects	GBP500	GBP500	GBP25

	Extensions	Limit	Limit any one event	Maximum any period	Applicable excess
S 1	Enhanced Liability	GBP250,000	GBP500,000	n/a	GBP500

The extent of coverage is governed by the Policy Wording, and this Schedule and the Policy Wording shall be read together.

Deductibles

Where a claim is subject to more than one excess under different sections of this insurance, then the higher excess will apply.

Extensions

S1 Enhanced Liability

Subject to the conditions (save for section C1), restrictions and exclusions herein or endorsed hereon, and in connection with your occupation as specified in the Schedule, section B1 of the policy is extended to indemnify you against:

- 1) any further liability assumed by you for physical loss of or damage to property whilst in transit;

provided always that the maximum indemnity will be the least of:

- a) the invoice value (if it has been sold) of lost or damaged property or (if not) the replacement cost to its owner at the commencement of the subject movement, including HMRC duties or taxes payable, or
- b) the cost of repairing the damaged property, or
- c) the limit of liability or any applicable inner limit set out in this policy;

and, if, at the time of loss or damage, the property is of greater value (as determined in part (a) above) than the applicable limit (as determined in part (c) above), then you shall be considered as being your own insurer for the difference and shall bear a rateable share of the liability for such loss or damage;

or

- 2) any other liability arising in relation to property, **but limited to** the lesser of the amount of the carriage charges in respect thereof and the amount of the claimant's proved loss;

but, we will not indemnify you if such loss damage or liability as referred to in (1) or (2) above

- i) is attributable to your wilful misconduct or fraud, or that of your customer or the owner of the property or their servants or agents; or
- ii) results from any act, error, omission, misstatement or misrepresentation by your customer or the owner of the property or by their servants or agents; or
- iii) results from seizure or forfeiture of the property under legal process; or
- iv) results from inherent liability of the property to wastage in bulk or weight, or latent defect, faulty design or inherent vice or natural deterioration of the property; or
- v) is attributable to ordinary wear and tear, electrical or mechanical derangement or disturbance or unexplained shortage in weight or volume ; or
- vi) is proximately caused by vermin; or
- vii) results from insufficient or unsuitable packing of the property, other than by you; or
- viii) results from insufficient or improper labelling or addressing of the property, other than by you; or
- ix) is proximately caused by delay; or
- x) results from the consignee not accepting or taking delivery of the property within a reasonable time after it has been tendered; or
- xi) results from partial loss of property and your customer does not give you notice of such loss within 7 days or does not make a written claim within 14 days after termination of the transit; or
- xii) results from total loss misdelivery or non-delivery of property and your customer does not give you notice of such loss within 28 days or does not make a written claim within 42 days after commencement of the transit.

Loaded Vehicles left overnight

Overnight cover of one loaded vehicle at the below named yard is included, excluding theft whilst unattended absolutely.

Solent Transport Services Ltd
Haulage Yard
Imperial Road
Southampton
Hampshire
SO14 0SH