

Courier Goods in Transit and Liability

Policy Summary



THIS POLICY SUMMARY DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS APPLICABLE TO YOUR INSURANCE. WHICH ARE CONTAINED IN YOUR POLICY **AND SHOULD BE READ CAREFULLY.**

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

THIS POLICY IS UNDERWRITTEN BY MS AMLIN INSURANCE SE

Sections A and Section B are underwritten 100% by MS Amlin Insurance SE

Section C is underwritten 100% by MS Amlin Insurance SE as bound by MS Amlin Marine NV acting as an authorised underwriting agent of MS Amlin Insurance SE

MS Amlin Insurance SE, UK Branch with the company registration number FC038781 and offices at The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. +44 (0)20 7746 1000.

Details about the Temporary Permissions Regime and The Insurers' Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Section A: Employers' Liability

COVERS AVAILABLE

Your legal liability to pay damages and claimant's costs, fees and expenses for injury to an Employee arising in the course of their employment by You and happening during the period of insurance.

The limit of indemnity is shown in the Policy Schedule.

EXTENSIONS

Extension 1	Unsatisfied Court Judgements.
Extension 4	Cover for Other Persons.
Extension 9	Manslaughter and Culpable Homicide.

SIGNIFICANT LIMITATIONS

The maximum limit in respect of asbestos or terrorism claims will not exceed £5,000,000.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Exclusion 2	Offshore Work
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Section B: Public Liability

COVERS AVAILABLE

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising in the course of your business and happening during the period of insurance.

The limit of indemnity is shown in the Policy Schedule.

EXTENSIONS

Extension 4	Cover for Other Persons.
Extension 7	Movement of Obstructing Vehicles.
Extension 8	Overseas Personal Liability.
Extension 9	Manslaughter and Culpable Homicide.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Exclusion 5	Damage to property belonging to you or in your care, custody or control.
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Section C: Goods in Transit

COVERS AVAILABLE

We cover:

- 1) sums for which you are liable under the CMR Convention at 8.33 Special Drawing Rights per kilo for goods carried to or from the countries listed in the territorial limits.
- 2) goods for which you have accepted a contractual liability for full responsibility for physical loss or damage whilst in your custody or control for transit.
- 3) contingent liability cover for goods in the custody or control of sub-contractors but the benefit of this insurance shall not pass to any sub-contractor.
- 4) Cabotage – liability as under cover (2) above if you carry goods within the individual borders of those countries listed in the territorial limits.
- 5) liability as per the conditions of carriage for TNT, Fed Ex, Parcelforce, DHL, Yodel, Amazon and UK Mail at the time of Transit.

The limits of liability are shown in the policy schedule.

EXTENSIONS

Extension 2	Common law contingency cover.
Extension 4	Errors and Omissions.
Extension 11	Unwitting CMR.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Exclusion 2	household, office or industrial goods and property during removal or storage.
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CANCELLATION

In the first year of this insurance you may cancel this insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract (whichever date is the later) and receive a full refund of the premium paid providing there have been no claims either paid reported or outstanding. You may cancel the insurance at any time after this 14 day period but we reserve the right not to allow a return of premium.

To exercise your right to cancel please contact the insurance broker or intermediary who arranged this cover for you.

CLAIMS PROCEDURE

All claims under this insurance are to be notified to Us using the following method and quoting the Policy number:

In respect of Section A Employers Liability and Section B Public Liability:

please telephone Us on 0800 085 7944 which is available 24 hours a day, 7 days a week and We will be pleased to advise You of the steps to take.

In respect of Section C Goods in Transit

Please contact us on gitclaimsaise@msamlin.com

It will assist if You have details of Your Policy and cover available when telephoning.

COMPLAINTS PROCEDURE

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

In the first instance please contact your insurance broker or intermediary who arranged this insurance for you or contact the coverholder using the details specified in the schedule.

If your complaint is not resolved to your satisfaction please contact us, our contact details are:

Post: Complaints, MS Amlin Insurance, SE, The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG.

Telephone: +44 (0) 207 7746 1300

Email: complaints@msamlin.com

Website: www.msamlin.com

Details of any internal complaint handling procedures are available on request.

If you remain dissatisfied after we have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) using the details shown below.



FINANCIAL OMBUDSMAN SERVICE

Contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

The FOS's decision is binding upon Us, but You are free to reject it without affecting Your legal rights.

Accepting an award made by the FOS may affect Your rights to subsequently take legal action.

COMPENSATION SCHEME

We contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance you may be entitled to compensation of up to 90% of the claim.


Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 0207 741 4100 or 0800 678 1100

or you can visit their website at www.fscs.org.uk





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