

**Haul-in-one.com**

The all in one haulage insurance solution



**Policy Document**



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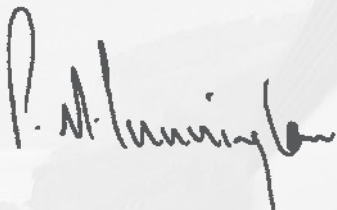
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# Introduction

This Policy is a contract of Insurance between you (the policyholder) and us (the Insurer).

The contract is based upon the information and statements you gave in your application and declaration and has been relied upon by us in entering into this agreement. In return for payment of the premium by you we will provide insurance in accordance with the terms, conditions and exceptions contained in or endorsed upon this document against such liability, loss or damage that may occur during the period of insurance.

This policy document, your certificate/s of motor insurance, your schedule/s and any endorsements must be read together as one contract of Insurance. It is also important that you read the general exclusions and conditions that may apply.



Philip M Cunningham ACII  
Managing Director

Haul-In-One.Com Limited is a trading style of Direct Commercial Limited; for and on behalf of the Insurer.

## Policy Definitions

**1. The Policy**

Means this policy, any schedules or appendices hereto and any endorsements to such documents

**2. The Insurer**

Tokio Marine Europe Insurance Ltd

**3. The Insured**

The person(s), companies, partnerships or unincorporated associates named in The Schedule

**4. The Schedule**

The document specifying details of The Insured. It shows liabilities, endorsements and conditions applying to the policy.

**5. Period of Insurance**

As shown in the Policy Schedule. Cover shall not attach prior to the beginning of the policy period stated and will cease at the end of the policy period stated.

**6. Occurrence**

Any one event or occurrence or all occurrences consequent upon or directly attributable to one source or original cause.

**7. Deductible**

The sum or sums shown in the Schedule (or any endorsement hereon) which any loss or claims must exceed before Insurers will be liable under this Policy and which Insurers will not be liable to pay in respect of each loss. The Deductible will be taken from each and every loss where applicable. Where a claim is made in respect of more than one occurrence, the Deductible will apply as though a separate claim was made for each individual occurrence.

**8. Geographical Limits**

Europe A includes the following countries: Andorra, Austria, Belgium, UK, Denmark, France, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland.

Europe B includes the following countries: Andorra, Austria, Belgium, UK, Denmark, France, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Albania, Belarus, Bosnia Herzegovina, Bulgaria, Croatia, Czech Rep, Estonia, Finland, Greece, Hungary, Latvia, Lithuania, Moldova, Macedonia, Poland, Romania, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

**9. Goods**

Goods and/or Merchandise not the property of The Insured, but for which they are responsible in accordance with the Conditions of Contract, Carriage, or Trading as specified in The Schedule.

**10. Vehicle**

Vehicles and/or trailers owned or operated by The Insured.

**11. Unattended Vehicle**

No one authorised by the Insured, being present in the vehicle or in a position to keep the vehicle under surveillance, so as to be able to observe and prevent any attempt to interfere with the vehicle and / or goods.

## Policy Definitions

### 12. Container

Any container, tanktainer, demountable body, flat or similar unit (including ancillary equipment whilst attaching to such unit), not the property of the Insured.

### 13. Sub Contractor

Any Carrier/Haulier engaged by The Insured to carry for reward goods on their behalf.

### 14. Theft Attractive Goods

- (a) bottled spirits
- (b) processed tobacco or tobacco products
- (c) footwear and clothing including furs
- (d) domestic audio, visual, audio visual equipment and accessories
- (e) digital cameras and pre-recorded media
- (f) cosmetics
- (g) computers, computer hardware including computer equipment, components and accessories.
- (h) mobile telephones and other telecommunications equipment including components and accessories
- (i) non-ferrous metals in any form

### 15. Conditions of Contract

Conditions of Contract, Carriage or Trading (conditions) as specified in The Schedule

RHA/RHA Storage Conditions

Liability under Road Haulage Association Ltd Conditions of Carriage and/or Storage.

CMR

Liability under the Convention on the Contract for the International Carriage of Goods by Road as enacted into English law by the Carriage of Goods by Road Act 1965.

UKWA

Liability under the United Kingdom Warehouse Keeper's Association Conditions of Contract.

BIFA

Liability under the British International Freight Association Standard Trading Conditions.

Other conditions

Liability under any other Conditions of Contract as per copy lodged and agreed by Insurers.

Full Value Liability

Legal liability for loss or damage to Goods occurring within the agreed geographical limits during the Period of Insurance arising whilst the Goods are in transit on any Vehicle operated by the Insured. Including loading and unloading where it is undertaken by The Insured and temporary storage in the course of transit. Temporary storage shall be deemed to be in a building of substantial construction.

Excluding where storage is undertaken

- (a) for a fee;  
or
- (b) subject to a contract for storage and distribution  
Provided always that in the event of an Occurrence resulting in an indemnity under the policy Insurers will not pay more than:

## Policy Definitions

- (a) the respective limits of liability specified in the Policy Schedule;  
or
- (b) the value of the lost or damaged Goods;  
or
- (c) the cost of repair or replacement part or parts of lost or damaged Goods; whichever is the less.

### 16. Warranty

Any term or condition of this Policy identified as a Warranty. Failure to comply with a Warranty, this can result in an automatic termination of cover under the terms of this Policy whether or not the breach of Warranty is causative of the loss. Insurers may elect to affirm cover but will only do so in writing to the Insured.

## Limits

Cover under this policy is subject to the following sub-limits:

1. **Legal Liability**  
GBP250,000 any one occurrence
2. **Common Law Liability**  
GBP500,000 any one occurrence
3. **Consequential Loss**  
GBP250,000 any one occurrence and maximum amount payable during any one period of insurance
4. **Theft Attractive Goods**  
GBP60,000 any one vehicle or any lesser amount shown in the Schedule
5. **Pallets, Sheets, Ropes, Toggles and Dunnage**  
GBP10,000 any one accident or occurrence
6. **Debris Removal**  
GBP25,000 any one accident or occurrence
7. **Containers**  
GBP20,000 any one unit
8. **Personal Effects of Drivers**  
GBP750
9. **Trailer Curtains**  
GBP200 any one occurrence and up to GBP500 during any one period of insurance
10. **Legal Costs**  
GBP50,000 any one claim and in the annual aggregate.
11. **Full Value Liability – UK only**  
GBP50,000 any one accident or occurrence
12. **Errors & Omissions**  
GBP100,000 any one claim and in the annual aggregate.



## Deductibles

1. **Legal Liability \***  
GBP100 any one occurrence
2. **Common Law Liability**  
GBP100 any one occurrence
3. **Temperature Controlled Goods**  
GBP250
4. **Theft Attractive Goods**  
GBP500
5. **Pallets, Sheets, Ropes, Toggles and Dunnage \***  
GBP100 each and every accident or occurrence
6. **Debris Removal \***  
GBP100 each and every accident or occurrence
7. **Containers, Flats and/or Trailers (not owned by the Insured)**  
GBP500 each and every accident or occurrence
8. **Trailers Owned by, Leased, Hired or Loaned to the Insured**  
GBP500 each and every accident or occurrence
9. **Personal Effects of Drivers**  
GBP30 each and every accident or occurrence
10. **Errors and Omissions**  
GBP500 each and every claim
11. **Warehousing/Static Risks**  
GBP250 each and every claim

\* Deductibles 1, 5 and 6 above apply individually but do not aggregate in the event of a loss.

## Section 1 Legal Liability & Extensions

### What is covered?

Subject to the terms and conditions of this policy Insurers agree to indemnify the Insured in respect of:-

#### 1. Legal Liability

(a) The Insured's legal liability under the Trading Conditions stated in the Schedule for physical loss or damage to goods belonging to a third party, whilst under the care of the Insured caused during the period of insurance. Limit GBP250,000 any one occurrence.

(b) If conditions of contract, carriage or trading are set aside by a non appealable order of the court Insurers will indemnify the Insured up to a limit of GBP500,000 any one occurrence.

(c) Unwitting CMR – Legal liability for loss, damage or delay to goods under CMR unwittingly carried by the Insured. Insurers will indemnify the Insured up to a limit of GBP250,000.

#### 2. Consequential Loss

The Insured's legal liability for consequential loss arising from:

(a) loss or damage to goods for which the Insured is responsible

(b) accidental delay but excluding loss where a contractually agreed time or date for delivery has been made

(c) accidental mis-delivery

The Insured must contract to carry goods that either exclude financial loss or limit financial loss to the carriage charge for the goods.

#### 3. Subcontractors

Goods must not be entrusted to a Subcontractor, until:

The Subcontractor has agreed in writing to accept the same liability provided by this policy for all loss or damage to goods and or transportation equipment in their care custody and control.

The subcontractor has provided written evidence which demonstrates there is valid insurance cover in respect of their liability for loss or damage to goods and or transportation equipment in their care custody and control.

Under no circumstances does the benefit of this insurance pass to any subcontractor of the Insured.

#### 4. Theft Attractive Goods

Insurers maximum liability in respect of theft or attempted theft in respect of the Theft Attractive Goods - GBP60,000 on any one vehicle or any lesser amount shown in the schedule.

#### 5. Pallets, Sheets, Ropes, Toggles and Dunnage

Liability for pallets, ropes, sheets, toggles and other equipment used for the securing and carriage of goods, not owned by, but for which the Insured is responsible. Limit GBP2,000 each and every claim

#### 6. Legal Costs

Cost incurred with Insurers consent in defence of and settlement of claims covered under the terms of this policy.

#### 7. Debris Removal

Reasonable costs and expenses resulting from any loss or damage covered hereunder necessarily incurred in:

(a) the removal and disposal of debris and site clearance of the load.

or

(b) transhipment and recovery charges of the load.

## Section 1 Legal Liability & Extensions Continued

### 8. Containers

The Insured's legal liability for loss and/or damage to any container, tanktainer, demountable body, flat or similar unit (including ancillary equipment whilst attached to such unit) not the property of the Insured but in their care custody or control and for which they are responsible.

### 9. Personal Effects of Drivers

Loss or Damage to personal effects owned by the Insured or their drivers, whilst being carried in Vehicles operated by the Insured. Insurers shall not be liable for:

- (i) The first GBP25 each and every loss.
- (ii) Cash, credit cards, cheques, currency, stamps, watches, jewellery, cameras, audio / visual equipment and mobile phones.
- (iii) Wear, tear, mechanical or electrical breakdown.
- (iv) More than GBP250 any one loss

### 10. Temporary Storage

Cover is granted for goods temporarily stored during the course of transit, including the risk of loading and unloading. Goods to be kept in a building of solid construction built only of brick and/or stone and/or concrete and/or steel frame and steel construction and/or plastic coated metal profile sheet above brick with a slate and/or tiles and/or metal and/or asbestos and/or concrete roof in the course of transit on or off the Vehicle but excluding where such storage is undertaken:

- (a) for a fee
- or
- (b) subject to a contract for storage and distribution.

Maximum temporary storage limit: 25 days

### 11. Trailer Curtains

Loss or damage to trailer curtains where there is loss or damage to the goods being carried.

Limit of Indemnity: £200 any one Occurrence and £500 during any one Period of Insurance.

Nil Deductible

Insurers will settle claims on values as new when it can be demonstrated that the lost or damaged curtains are less than one year old.

### 12. Errors and Omissions

The Insured's legal liability in respect of any claim first made during the period of insurance for breach of duty by reason of any negligent act, error or omission arising out of (but not limited to) misdirection of goods or failure to comply with specific instructions, incorrect instructions, faulty arrangements or clerical errors or omissions committed or alleged to have been committed by the Insured and/or Director or any clerical or office staff, or their predecessors in the conduct of any business conducted by or on behalf of the Insured.

The amount payable under this extension will not exceed the limit of indemnity specified in the schedule.

## Section 1 Legal Liability & Extensions Continued

### EXTENSIONS TO COVER

The following cover is applicable only if specified in the Schedule

#### Refrigerated and Chilled Goods

The Insured's legal liability for deterioration of refrigerated and/or chilled Goods caused by variation in temperature subject to:

- (a) the drivers of any refrigerated Vehicle owned and operated by the Insured have been adequately trained regarding the operation and maintenance of such transportation equipment.
- (b) written confirmation is obtained from the consignors prior to loading regarding the temperature at which the Goods are to be carried.
- (c) confirmation of the temperature at the consignees prior to off loading
- (d) all refrigeration equipment being maintained and serviced in accordance with manufacturers' instructions.

The onus of proving that the exact requirements of this clause have been complied with shall rest with the Insured.

## Section 2 Trailer Cover

### What is Covered?

Indemnity in respect of any Trailer owned by the Insured or in the Insured's care, custody or control whilst attached to the Insured Vehicle or whilst either temporarily detached from the Insured Vehicle during the course of a journey or laid up and out of use whilst on the Insured's secure premises and/or whilst on a customers secure premises.

Provided always that:

- (a) The sum payable under Section 2 of the Policy in respect of such Trailers shall not exceed the maximum value and the total sum insured declared to and accepted by Insurers and as shown under the policy Insurance schedule.
- (b) No greater cover than the cover afforded to the Insured Vehicle applies in respect of Trailers attached to the Insured Vehicle.

### What is not Covered?

Any Trailer or disabled mechanically propelled vehicle being towed otherwise than in accordance with the Law.

## General Conditions

### 1. Limits of Liability

The Insurers liability shall not exceed the sums stated in the Policy document or Schedule.

### 2. False or Fraudulent Claims

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards the amount or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.

### 3. Subrogation

The Insured shall, at the request and at the expense of Insurers, do and concur in doing and permit to be done all such acts and things as may be necessary or required by Insurers for the purposes of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which Insurers shall be or would become entitled or subrogated upon paying any claim arising under this Policy, whether such acts shall be or become necessary or required before or after indemnification of the Insured.

### 4. Law & Jurisdiction Clause

This Policy shall be construed according to English Law. Any disputes arising thereunder shall be determined according to English Law. Any disputes arising from or in relation to this Policy shall be subject to the exclusive jurisdiction of the English Courts.

### 5. Contract Conditions

The Insured must at all times contract under the Contract Conditions agreed by Insurers at inception of cover and must not:

- (a) agree to contract under any other Contract Conditions
- (b) accept any higher liability than the Contract Conditions shown in the Schedule
- (c) agree to amend or vary the Contract Conditions shown in the Schedule
- (d) accept any special declaration or value or special interest in delivery

without Insurers prior written consent.

### 6. Alteration of Risk

Any material change in the circumstances or nature of the risk covered by this insurance must be notified to Insurers immediately. If the Insured fails to comply, then no claim arising after the coverage will be payable, unless Insurers have otherwise agreed in writing.

### 7. Due Diligence

It is warranted that the Insured shall:

- (a) take all reasonable measures necessary to prevent or minimise any liability, Damage or loss, which may give rise to a claim under the Policy.
- (b) maintain all Vehicles as required by law.
- (c) possess a valid and up-to-date Operators Licence as required by law.

### 8. Driver References

The Insured must obtain and retain at least two satisfactory and reliable references, including one from a previous employer, for all drivers engaged after the inception of this Policy and prior to entrusting them with any Goods or Transportation Equipment insured under this Policy. Any verbal references must be recorded in writing at the time of obtaining the reference. All references must be made available to Insurers immediately upon request. This condition does not apply to drivers supplied by an Agency.

## General Conditions Continued

### 9. Material Facts & Disclosure

The information provided to Insurers forms the basis of the insurance contract. It is of utmost importance that the information is complete and accurate. If this is not the case, Insurers may be entitled to void this policy.

If any information provided to Insurers is incomplete or incorrect, Insurers must be advised as soon as practicable. If, during the period of insurance, there is any material change in facts or circumstances which might affect Insurer's decision to accept or assess this risk Insurers must be advised as soon as practicable.

### 10. Freight Liability Endorsement

Applicable to shipments on board Ro-Ro passenger ferries.

Applicable with effect from 1 July 1998 to shipments on board;

- (a) passenger vessels transporting more than 12 passengers and
- (b) oil tankers, chemical tankers, gas carriers, bulk carriers and cargo high speed craft of 500 gross tonnage or more.

In no case shall this insurance cover the Insureds legal liability for loss or damage to Goods Carried by a vessel that is not ISM Code certified or whose owners or operators do not hold ISM Code Document of Compliance when, at the time of loading of the Goods on board the vessel the Insured were aware, or in the ordinary course of business should have been aware:-

- (a) Either that such vessel was not certified in accordance with the ISM Code; or
- (b) That a current Document of Group of Compliance was not held by her owners or operators as required under the SOLAS Convention 1974 as amended.

The ISM Code means the International Safety Management Code incorporated into the International Convention for the Safety of Life at Sea 1974 (SOLAS)

### 11. Theft Attractive Goods

Notwithstanding the limits of indemnity shown in the Schedule the maximum liability accepted by Insurers arising from a claim occurring as a result of theft or attempted theft in respect of the goods shown under Policy Definitions (14) is limited to a maximum amount of £60,000 any one occurrence, or any lesser amount specified in the schedule.

This limitation does not apply when such goods are carried:

Unwittingly in a sealed container or unwittingly as part of a groupage load.

The carriage of Theft Attractive Goods must be on pre-planned routes and any parking must be in secure areas/ compounds.

### 12. Vehicles Owned and Operated by the Insured

It is warranted that:

(a) all protective appliances and locking devices fitted to any Vehicle owned and operated by the Insured are installed in accordance with the manufacturers' instructions, operational and properly maintained and neither removed nor modified without the written consent of Insurers.

(b) whenever any Vehicle owned and operated by the Insured is left Unattended,

- (i) all ignition keys are removed from the Vehicle
- (ii) all doors windows and other openings are securely closed and properly fastened
- (iii) all protective appliances and locking devices are put into effect in accordance with the manufacturers' recommendations.

## General Conditions Continued

### 13. Cancellation Clause

(a) Insurers may at any time cancel The Policy by providing 7 days notice in writing to be sent by Recorded or Special Delivery to the Insured's last known address. In this event Insurers will return pro rata proportion of the annual premium.

(b) The Insured may cancel The Policy at any time by providing written notice to Insurers. Provided that no claims have been made under this Policy and that there is no incident likely to give rise to a claim that has yet to be reported to Insurers. The Insured will be entitled to a return of premium in accordance with the short period rates below. The return premium will be calculated on the annual premium debited at inception of Cover and will take into account any subsequent premium adjustments.

Period of cover not exceeding	Percentage refund
1 month	75%
2 months	65%
3 months	50%
4 months	40%
5 months	30%
6 months	20%
7 months	10%
Over 7 months	0%

(c) Where the premium or any part thereof, has been received from an approved finance provider and there remains any sum outstanding by the Insured to the finance provider (whether or not the date for repayment of the said sums has fallen due), the Insurer may deduct this amount from the sum otherwise payable under General Conditions Clause (a) or (b) above.

## Exclusions

1. Unattended Vehicle  
Insurers will not be liable for any damage arising out of or caused by theft or malicious act or by any attempted theft or attempted malicious act whilst Goods are on, or contained in, any Unattended Vehicle unless all doors and openings are locked and the windows and other means of access are adequately and properly secured and all keys are removed and any other security protections fitted to the Vehicle are activated or otherwise put into operation.
2. Loss or damage caused by:
  - (a) ordinary loss in weight or volume, ordinary leakage, ordinary wear and tear, inherent vice or nature of the goods
  - (b) insufficiency or unsuitability of packing or preparation of the Goods.
  - (c) inadequate insulation or labelling
3. Damages resulting from late delivery or delay in respect of any transit for which a delivery time or date is contractually agreed.
4. Breakage of glass, marble, china earthenware or other goods of a brittle nature unless caused by fire, explosion, collision or overturning of the carrying vehicle.
5. Depreciation, spontaneous combustion, vermin, wear tear and gradual deterioration.
6. Mechanical or electrical derangement of the goods unless caused by fire or accident to the carrying vehicle.
7. Contamination
8. Losses arising from confiscation, expropriation, requisition, embargo, nationalisation, destruction or damage by order of any Government or Government Agency.
9. Nuclear fuel, ionising radiation, nuclear waste, nuclear or atomic weapons.
10. Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
11. War, invasion, foreign enemy, hostilities (whether war be declared or not), military or usurped power, revolution, insurrection, rebellion or civil war.
12. Strikes, lock-out, labour disturbances or disputes, riots or civil commotion.
13. Deductible - the amount of the deductible as outlined in the relevant Deductibles section.
14. Wilful or intentional act or omission by the Insured.
15. A dishonest or criminal act perpetrated by the Insured or by the Insured's employees.
16. Excluded Goods
  - (a) bullion, precious metals, precious stones, jewellery and watches
  - (b) cash, bonds, negotiable financial documents, securities and other financial instruments
  - (c) passengers and livestock
  - (d) antiques and works of art
  - (e) live vaccines and blood plasma
  - (f) goods being towed other than on a trailer designed for the commercial transportation of goods
  - (g) goods being moved as part of a household, office or factory removal unless part of a groupage load
  - (h) hazardous or dangerous goods unless the Insured is not aware of the hazardous or dangerous nature



## Exclusions Continued

### 17. Fraudulent Claims

If the Insured makes a fraudulent claim or uses a fraudulent device to make a claim, Insurers shall not be liable for the claim and shall be entitled to:

- (a) cancel the Policy with immediate effect and retain all premium paid and recover any outstanding premium for the entire Policy Period: and
- (b) demand repayment of any monies already paid in respect of that claim.

### 18. Errors and Omissions

Insurers shall not be liable:

- (a) for any claims brought about or contributed to by default, fraudulent criminal or malicious act or omission of the Insured or their predecessors in business or any person at any time employed by the Insured or their predecessor in business
- (b) for any liability as principal for the charter of the whole or part of any conveyance
- (c) for any claims resulting from the insolvency / bankruptcy and or cessation of trading by the Insured
- (d) for any claims resulting from any inability of the Insured to pay or collect amounts (other than accounts which they may be required to pay or collect on behalf of their principals)
- (e) for any claims resulting from any failure of the Insured to comply with instructions to effect insurance
- (f) for any claims made by HM Government or The E.U for payment of duty or VAT
- (g) for any consequential financial loss other than for contractual liability in accordance with the Conditions of Contract, Carriage or Trading specified in the Schedule.
- (h) the first £500 of any loss or occurrence covered hereunder

## Procedure in the event of Loss or Damage for which Insurers may be liable

1. Notify TCM Advisors Ltd of any Event or any circumstances which may reasonably be expected to give rise to a claim under the terms of this policy as soon as reasonably practicable. (See page 46 for contact details of TCM Advisors Ltd)
2. Provide a written report of the circumstances of the Event.
3. Take any steps reasonably required to mitigate, minimise or avoid any loss, damage or delay.
4. Do not admit liability for, offer to settle any claim or agree to incur any costs or liability without obtaining the prior approval of Insurers.
5. Notify any relevant Sub-Contractors or other relevant third parties of any loss, damage or delay or any Event or circumstances which may give rise to a claim under this Policy and hold them liable in writing.
6. Upon receiving notice of a claim or upon the happening of any Event or circumstances which may reasonably be expected to give rise to a claim under this Policy, as soon as reasonably practicable, provide to Insurers:
  - (a) a copy of all relevant documentation including Police reports
  - (b) details of the goods and the loss, damage or delay suffered
  - (c) details of the parties concerned including the consignor and the consignee and any Sub-Contractors or other third parties concerned.

### Claims Handling

Insurers may, at any time, take over the handling, investigation, defence and settlement of any claim. Insurers shall be entitled to appoint professional advisors to assist.

Insurers must be provided with such assistance and such documentation as Insurers may reasonably request as soon as reasonably practicable.

## Goods in Transit Insurance Schedule

This Schedule has been prepared on the basis of information supplied by you or on your behalf and should be read in conjunction with the Policy Document.

<b>Policy no.</b>	<b>Schedule no.</b>
<b>Name and Address of the Insured</b>	
<b>Period of insurance:</b>	
From:	To:
<b>Effective date:</b>	<b>First Premium</b>
	<b>Insurance Premium Tax</b>
	<b>Total amount due</b> Including Insurance Premium Tax
<b>Section 1 – Legal Liability &amp; Exclusions</b>	
<b>Refrigerated Goods</b>	
<b>Section 2 - Insured Trailers</b>	
<b>Total Value of Trailers Insured</b>	
<b>Maximum Value of Any One Trailer</b>	
<b>Conditions of Cover</b>	(As per Haul In One Policy Document)
<b>Deductibles</b>	(As per Haul In One Policy Document)
<b>Insured Contracts and Insured Conventions</b>	
Item 1	CMR including RHA
Item 2	RHA
Item 3	Full Responsibility Traffic
Item 4	CMR (Europe A)
Item 5	CMR (Europe B)

Date issued:



## Goods in Transit Insurance Schedule

<b>Geographical Limits</b>
<b>Vehicles covered</b> Vehicles owned or operated by You

Date issued:



Arranged by Direct Commercial Limited  
Underwritten by Tokio Marine Europe Insurance Limited. Member of the Association of British Insurers.  
Registered in England at 60 Gracechurch Street, London EC3V 0HR (no. 989421)  
Authorised and Regulated by the Financial Conduct Authority.

## Claims Procedure

Claims must be reported by telephone on **0161 494 3415** where you will be given full instructions and assistance. This telephone service is available 24 hours per day, 7 days per week.

“You” will receive a copy of “your” statement by post, which must be returned should “you” disagree with any of the content.

### Claims Office Contact Details

TCM Advisors Limited  
Maxron House  
Green Lane  
Romiley  
Stockport  
Cheshire SK6 3JQ  
Fax no: 0161 494 3401  
Email: [enquiries@tcmclaims.com](mailto:enquiries@tcmclaims.com)

## Important Notice

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this Insurance is subject to English law.

“Our” aim is to provide motor insurance cover for “you” and give “you” a service not only in dealing with “your” requirements but also, and possibly more importantly, in relation to claims handling. “We” are very well aware that for a variety of reasons delays in handling claims occur and may well cause annoyance and frustration.

If “you” feel that “we” have been dilatory in our handling of “your” claim, unreasonable in the settlement or if “you” have any other enquiry or complaint, these should be addressed in the first instance to “your” Broker.

If “you” remain dissatisfied “you” may contact “us” direct at the following address explaining why “you” think “you” have been unfairly treated and “we” will ensure that “your” complaint will receive immediate attention.

### The Managing Director

#### Haul-In-One.Com Ltd

4 Springfield Lyons Approach  
Chelmsford  
Essex  
CM2 5LB

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The contact details are:

### The Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Helpline: 0845 080 1800  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Data Protections Act (DPA) 1998

Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- (i) Electronic Licensing
- (ii) Continuous Insurance Enforcement;
- (iii) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- (iv) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number.

If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)





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