



IB Marine
Aviva Insurance Ltd
PO Box 3469
Aviva
Norwich
NR1 3TE

FREIGHT OPERATORS' LIABILITY

SCHEDULE

POLICY NO

100753490 CXF

2022 - 02

Date of Re-Issue: 25/02/2022

Reason for Re-Issue: New Liability Item - Item 8

Amendment Premium: £125.00 + £15.00 IPT

BRANCH

Birmingham

AGENT

Marsh Commerical - Bristol

CODE

2800582 (AM)

INSURED

Freightforce Distribution Ltd

ADDRESS

1A Guardian Road Industrial Estate, Guardian Road, Norwich, Norfolk,
NR5 8PF

BUSINESS DESCRIPTION

Haulage & Warehousing Contractor

PERIOD OF INSURANCE

31/01/2022 to 30/01/2023

PREMIUM

£11,500.00 Plus IPT £1,380.00

LIABILITIES INSURED

ITEM

TRANSIT

- | | |
|--|--|
| 1. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges | Zone 1 RHA @ £1,300 per tonne Own Vehicles £350,000 any one Vehicle £1,000,000 |
| 2. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges | Zone 1 RHA @ £1,300 per tonne Sub Contracted £350,000 any one Vehicle £500,000 |
| 3. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 RHA @ £3,000 per tonne Own Vehicles £350,000 any one Vehicle £120,000 Barley Chalu |
| 4. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 RHA @ £5,000 per tonne Own Vehicles £100,000 any one Vehicle £1,00,000 Broadland Wineries |
| 5. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 RHA @ £10,000 per tonne Own Vehicles £350,000 any one Vehicle £3,000,000 M&H Plastics |
| 6. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 RHA @ £13,000 per tonne Own Vehicles £350,000 any one Vehicle £124,000 APC |
| 7. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 All Risks Own Vehicles £100,000 any one Vehicle £190,000 Trend Marine |
| 8. Geographical Limits Conditions of Trading Method of Transport Limit of Liability Estimated Charges Contract(s) | Zone 1 RHA @ £40,000 per tonne Own Vehicles £80,000 any one Vehicle £3,000 Sugar Beet Seed |

STORAGE

1. Storage Location Unit 1 Guardian Road Industrial Estate
Guardian Road
Norwich
Norfolk
NR5 8PF

Conditions of Storage RHA @ £100 per tonne
Limit of Indemnity £250,000
Estimated charges £200,000

2. Storage Location Eurocentre
N River Road
Great Yarmouth
NR30 1TE

Conditions of Storage RHA @ £100 per tonne
Limit of Indemnity £250,000
Estimated charges Included in Storage Item 1

Total Annual Estimated Charges: £6,134,000

MAXIMUM OVERALL LIMIT OF INDEMNITY

The Maximum Limit of Liability under this Policy in respect of any one occurrence is £ 500,000

CONDITIONS

As per Aviva Your Freight Policy Version 10 [BCIMM9362 11.2021]

Also subject to the following:

EXTENSION TO COVER - ERRORS AND OMISSIONS COMMITTED BY YOU

It is hereby declared and agreed that this policy is extended to include Optional Benefit - Errors and Omissions Committed by You as contained within the body of the policy.

EXTENSION TO COVER - STORAGE

This policy is extended to include storage subject to the Conditions, Special Conditions, Extensions, Special Clauses and Exclusions of the policy and incorporating the following:-

Theft

1. We will indemnify You for theft in the event of any of the property being stolen from the Premises consequent upon and in connection with the assault or violence or threat thereof to the Insured or any employees of the Insured or servants
2. The company shall not be liable for theft in respect of;-
 - a) loss of or damage unless following violent and forcible entry into or exit from the Premises or securely locked compound surrounded by secure wall and/or fences.
 - b) by or with the connivance of any member of the Insured, their employees or servants
 - c) act(s) of fraud or dishonesty or infidelity by the Insured, their employees or servants unless following theft in circumstances set out in 1. above.

Exclusions

We will not pay for any loss of or damage to the Goods caused by or attributable to:

- a) mysterious disappearance or by shortage where such loss is revealed only by the making of an inventory or periodic stocktaking
- b) loss of or damage to the Goods which is due to or directly results from any process of use, testing or repair
- c) act(s) of fraud or dishonesty or infidelity by the Insured, their employees or servants
- d) any change in the water table level
- e) subsidence, ground heave or landslip unless resulting from fire

It is a condition precedent to liability that all loaded Vehicles being stored have been securely shut, including all doors, windows and other points of access, and locked with immobilisers correctly set to operate and all keys to those Vehicles are removed and kept on the driver's person or within a securely locked cabinet/safe within The Premises.

Storage location: As specified in The Schedule

Maximum sum insured at risk/limit: As specified in The Schedule

THEFT ATTRACTIVE GOODS

Notwithstanding Special Condition 1 - Theft Attractive Goods - the Policy will indemnify You in respect of loss of or damage to the undernoted Goods subject to the Limit of Indemnity stated above.

| Item | Goods |
|-------------|--------------|
|-------------|--------------|

- | | |
|----|--|
| 4. | Wines and/or spirits including but not limited to champagne; |
|----|--|

HAZARDOUS GOODS

It is a condition precedent to liability that dangerous / hazardous Goods are carried in compliance with all relevant regulations as below.

| Conveyance | Regulation |
|-------------------|--|
| Road Freight | International Carriage of Dangerous Goods by Road (ADR) |
| Rail Freight | International Carriage of Dangerous Goods by Rail (RID) |
| Sea Freight | International Maritime Dangerous Goods (IMDG) |
| Air Freight | International Air Transport Association Dangerous Goods (IATA) (DGR) |

VEHICLE SECURITY - THEFT ATTRACTIVE GOODS

No claim will be admitted for theft or attempted theft when any Vehicle is Unattended unless:

- 1) all doors, windows and other points of access have been securely shut and locked with any security devices correctly set to operate and the keys removed from the Vehicle and unattached trailers have had anti-hitching devices put into operation.

And
- 2) between 9pm and 6am such Vehicle is parked within a securely locked building of Substantial Construction or within a securely locked compound surrounded by secure wall and/or fences.

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

VEHICLE SECURITY - GENERAL GOODS

No claim will be admitted for theft or attempted theft when any Vehicle is Unattended unless all doors, windows and other points of access have been securely shut and locked with any security devices correctly set to operate and the keys removed from the Vehicle.

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

EXCESS

You shall bear the first:

- a) £50.00 of each and every claim in respect of Personal Effects of Your Drivers
- c) £500.00 of each and every claim in respect of Errors & Omissions committed by You
- d) £500.00 of each and every claim in respect of Storage
- e) £250.00 of each and every other claim.

ANNUAL PREMIUM

£11,500.00 + IPT £1,380.00

(Please note that your annual insurance premium may include an amount or amounts for additional covers or services. Please read Your Schedule and other documentation carefully to ensure you know

Aviva Insurance Ltd Registered in Scotland No 2116 Registered Office Pitheavlis Perth Scotland PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

how much you are paying in total.)