



Freight Liability Insurance

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with your policy.

Please check this Schedule carefully and advise Provego as soon as possible if anything is wrong or it does not meet Your current requirements.

Policy Number:	PVG116027685	
Date of Issue:	15/03/2017	
Broker Code:	Broadsure Direct	
Insured:	The Really Handy Company Limited	
Business Description:	Haulage Contractor	
Period of Insurance:	From: 18/03/2017	To: 17/03/2018
Effective Date:	18/03/2017	
Premium:		
Adjustable Premium:	£111.35	
Insurance Premium Tax:	£11.14	
Totals:	£122.49	

This scheme is underwritten by Royal & Sun Alliance plc and arranged by Provego Ltd.

Provego Limited (Company Number 09366935). Registered in England and Wales at Epsilon House, West Road, Ipswich, IP3 9FJ.
Provego is an Appointed Representative of Barbarus Limited who are authorised and Regulated by the Financial Conduct Authority under Firm Reference 617848

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Section 1 – Road Haulage

Covered

Contract Conditions applicable	Limit	Vehicles / Turnover
Full Value Liability	£10,000	£45,000
CMR UK	£250,000	£5,000

Carriage of goods by Sub-contractors

Not Covered

Vehicle Limit

£250,000

Territorial Limits

British Isles

Event Limit

£250,000

Annual Turnover

£50,000

Excess

£250 other than: £50 in respect of Full Value Liability (maximum Load Limit £12,500), £1,000 in respect of Theft of Thief Attractive items

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Optional Extensions

Trailers

Not Covered

Max any one trailer:

N/A

Total Value of all Trailers

N/A

Excess

N/A

Mixer Drum Cover

Not Covered

Value of any one drum

N/A

Number of Vehicles

N/A

Excess

N/A

Endorsements applicable:

N/A

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Section 2 – Warehousing

Not Covered

**Contract Conditions
applicable**

Cover

Location Address

Location Limit

Endorsements applicable:

N/A

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Section 3 – Freight Forwarding

Not Covered

Contract Conditions applicable

Limits

Territorial Limits

N/A

Conveyance Limit

N/A

Contract Conditions applicable

N/A

Endorsements applicable:

N/A

Section 4 – Errors & Omissions

Not Covered

The maximum amount We will pay in the aggregate for all claims made against You during the Period of Insurance

N/A

Excess

N/A

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Reporting Claims

Claims must be notified to:

Telephone (during normal working hours):

0161 235 3876

Fax:

0161 235 3903

Email:

freight.liability@uk.rsagroup.com

Write to:

Freight Liability Claims Department,
RSA,
17 York Street,
Manchester
M2 3GR

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Combined Liability Insurance

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Date of Issue:	15/03/2017	
Broker Code:	Broadsure Direct	
Insured:	The Really Handy Company Limited	
Business Description:	Haulage Contractor	
Period of Insurance:	From: 18/03/2017	To: 17/03/2018
Effective Date:	18/03/2017	
Premium:		
Adjustable Premium:	£90.36	
Insurance Premium Tax:	£9.04	
Totals:	£99.40	

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Part 1 – Employers’ Liability

Not Covered

Limit of Indemnity

Any one Event (excluding liability arising directly or indirectly out of Terrorism)	N/A
Any one Event arising directly or indirectly out of Terrorism	N/A

Endorsements applicable:

N/A

Part 2 – Public/ Products Liability

Covered

Limit of Indemnity

Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by Us to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

Endorsements applicable:

N/A

Policyholder’s Contribution

The indemnity provided by Part 2 is subject to a Policyholder’s Contribution of £500 any one Event in respect of loss or damage to Property

Part 3 – Legal Defence Costs

Covered

Limit of Indemnity

Employers’ Liability – Part A

The total amount payable by Us in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
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Public/ Products Liability – Part B

The total amount payable by Us in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
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Reporting Claims

To report a claim for damage to property that does not belong to You:

Telephone (during normal working hours): 0330 102 4257
Email: liabilityclaims.manchester@uk.rsagroup.com
Write to: RSA Group,
PL & Products Claims,
PO Box 256,
Wyndham,
NR18 9DQ

To report a claim for injury to any person including employees:

Telephone (during normal working hours): 0161 235 3737
Email: promise.injuryclaims@uk.rsagroup.com
Write to: RSA Group,
RSA Care,
PO Box 256,
Wyndham,
NR18 9DQ

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