

# CONFIRMATION OF COVER

## Combined Goods in Transit & Liability Insurance

**BG-1773167811-152**

The Insured	VALENTIN COSMIN LUCACI
Address	28 Fell Street, Stoke-on-trent, ST6 1JT
Business Description	Courier
Period of Insurance	10-03-2026 til 10-03-2027
Premium	£188.56 (inc 12% IPT and £75.00 fee)
Broker	Coversure Midlands Limited t/as Boxguard
Goods in Transit Insurer	Accelerant Insurance UK Limited
Liability Insurer	Accelerant Insurance UK Limited
Policy Wording	View Website for Policy Wording
Territorial Limits	British Isles only

Your policy provides insurance during the period of insurance stated above only in respect of those sections where the word 'Insured' is shown. Where there is no insurance the words 'Not insured' are shown.

<b>Goods in Transit Insurance</b>	<b>Insured</b>
Contract Conditions	Full Value Liability
Vehicle Limit	£25,000 x 1 vehicle
Excess Applicable	£100.00 (each and every claim)
Own goods limit including hand held scanners	Maximum £5,000 (£50 excess for hand held scanners)

<b>Public Liability Insurance</b>	<b>Insured</b>
Limit of Liability	£5,000,000 (Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause)
Excess Applicable	£250.00 (each and every claim arising in respect of damage to third party property)

<b>Employer's Liability Insurance</b>	<b>Not Insured</b>
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## Statement of Facts

We have quoted based on the below information. If any of the information is incorrect, you must notify us. Failure to do so may invalidate the insurance provided.

Have you or any of your directors/partners ever been:

Charged or convicted in the UK with a criminal offence other than a motoring conviction?	No
Declined or refused insurance cover or had cover cancelled or been subject to special terms in respect of any cover that you have asked us to insure under this policy?	No
Declared bankrupt, subject to bankruptcy proceedings or to any voluntary or mandatory insolvency or winding up proceedings either as individuals or in connection with any other business?	No
Disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation?	No

Claims and other material information:

Do you pass any more than 10 % of your work to bona fide subcontractors(i.e. someone who uses their own van and has their own goods in transit insurance)?	No
Have you had a claim on any of the following policies in the last three years: Goods in Transit, Public Liability and / or Employers Liability?	No
Hazardous goods must be carried in accordance with the limited quantity exemptions and the 1,000 point rule in 1.1.3.6 of ADR 2019. If you do carry hazardous goods, are they ever outside of these exemption thresholds?	No
Do you ever knowingly carry motor vehicles, motorcycles, frozen or chilled foods, frozen or chilled pharmaceuticals, or livestock?	No
Do you install or remove dishwashers or washing machines?	No



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