

Freight Insurance

Policy Schedule

Reason For Issue: New Business

Policy Number:	PCFA/CFS/004119
The Policyholder:	Elena Tudor
The Premises:	91 Gainsborough Crescent Birmingham B43 7TR
Business Description:	Courier
Period of Insurance:	From: 05/12/2025 To: 04/12/2026 <i>Both Dates Inclusive</i>
Annual Premium:	£125.00
Insurance Premium Tax:	£15.00
Total Premium:	£140.00
Administration Fee:	£0.00
Total Amount Due:	£140.00
Broker:	One Broker (Jensten Insurance Brokers)

THIS 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.

Underwritten by

Aviva Insurance Limited

Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

Administered by

Portcullis Insurance Brokers Limited

Registered No 07281203

Registered Office: Suite B First Floor Tourism House, Pynes Hill, Exeter, Devon, EX2 5WS

Authorised and Regulated by the Financial Conduct Authority Number 526979

Goods in Transit (Freight) Section

Goods in Transit:	Insured
Contract Conditions:	All Risks
Geographical Limits:	Zone 1
1 Vehicle Limit:	£25,000
Contract Conditions	CMR
Geographical Limits:	Zone 1
Vehicle Limit:	£0
Goods in Transit Occurrence Limit:	£25,000
Excess Applicable	£100 each and every claim
Handheld Scanners	£1,500
Excess Applicable:	£50 each and every claim

Liability Section

Employers Liability:	Insured – Please see Temporary Employees Extension
Limit of Indemnity:	£10,000,000 Any one occurrence
Employers Reference Number (ERN):	To follow

Public Liability:	Insured
Limit of Indemnity:	£5,000,000 Any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the period of insurance.
Excess Applicable:	£250 Each and every occurrence arising in respect of third party property damage.

Products Liability:	Insured
Indemnity Limit:	£5,000,000 The Limit of Indemnity will apply to the total of all events happening in any one Period of Insurance.
Excess Applicable:	£250 Each and every occurrence arising in respect of third party property damage.

POLICY CONDITIONS

Policy Wording Applicable:	Aviva Freight Policy Wording SCOAG12362 10.2021
Territorial Scope & Jurisdiction:	<p>(a) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands</p> <p>(b) Elsewhere in the World where directors, partners or Employees of the insured who are normally resident in (a) above are on a temporary non manual visit on the Business of the Insured.</p>

Endorsements Applicable to the Goods in Transit (Freight) Section

Policy Exceptions – Freight

Policy Exception (7) "during removal or storage" shall not apply in respect of single items of furniture, not forming part of a removal, whereby a contract of sale has been agreed between the owner of the Goods and the purchaser.

Policy Exception (5) is amended to include, we will not pay claims for:

- Goods whilst being towed, for example [but not limited to] caravans or motor vehicles
- Motor vehicles, caravans, mobile or portable buildings, boats or yachts

Policy Definition Amendment - Unattended

The Definition of Unattended is extended to note the following:

Whilst Your driver is in the cab of the Vehicle, We will not deem the Vehicle to be Unattended

Security Clause

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.

Handheld Scanners for Proof of Delivery

It is hereby declared and agreed that cover is provided for 1 (one) handheld scanner per each vehicle insured, subject to a maximum limit of £1,500 per scanner, subject to an excess of £50 for each and every claim.

This extension excludes mobile telephones absolutely.

Endorsements applicable to the Liability Section

Temporary Employees Extension

This Policy is extended to provide indemnity for liability arising out of / from the employment of temporary employees providing that the total number of days during which any such temporary employees are engaged does not exceed 30 days in any one period of Insurance.

For the purpose of this extension the total number of days employed shall be defined as the combined total of all days employed for all temporary employees.

Third Party Vehicle Service or Repair Exclusion

We will not provide indemnity in respect of the repair or service of vehicles other than Your own vehicles

Livestock Exclusion

We will not provide indemnity in respect of the carriage of livestock

Lifting Equipment Exclusion

We will not provide indemnity in respect of Damage to goods being moved where Damage arises from

- (1) any crane or lifting equipment owned or operated by, or on behalf of, The Insured.
- (2) defects in cranes, hooks, ropes, cables, lifting nets or other Products Supplied

Courier Restrictions

This Policy does not indemnify the Insured in respect of liability for

- 1. Injury or Damage caused by or in any way connected with the wrongful delivery of or the contamination in transit of any load
- 2. Injury or Damage caused by or in any way connected with the carriage of hazardous and/or notifiable goods substances or waste materials with a mass point calculation of 1000 points or over.
- 3. freight forwarders and/or warehouseman's liability

Amended Contract of Insurance

The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

The Contract of Insurance

The contract of insurance between you and us consists of the following elements, which must be read together:

- *your policy wording;*
- *the information contained on your "Statement of Fact" document issued by us;*
- *the policy schedule;*
- *any notice issued by us;*
- *any endorsement to your policy; and*
- *the information under the heading "Important Information" which we give you when you takeout or renew your policy.*

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

The following paragraphs remain unaltered:

- **Important**
- **Breach of Term**
- **Terms not relevant to the actual loss**

Statement of Fact

Cover Details

Type of Cover(s)	Goods in Transit, Employers and Public Liability
When would you like your cover to start?	05/12/2025
Vehicles	
Number of vehicles	1
Sum insured (up to)	£25,000

Liability

Employers Liability	
Add Employers Liability	No
Add Temporary Employers Liability	Yes
Do you have the employer reference number?	To follow
Employer reference number	
Public & Product Liability	
Indemnity limit	£5,000,000

Business Details

Business description	Courier
Trading since	01/12/2025
Years and months trading	1 month
Do you carry any goods in a temperature-controlled environment?	No
Do you pass goods to subcontractors?	No
Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you?	No

Territorial Limits

Please confirm what territorial limits are required:

Zone 1 - England, Scotland, Northern Ireland, Republic of Ireland, Wales, all offshore islands, (including the Channel Islands), only.	Yes
Zone 2 - Zone 1 (as defined above), Austria, Andorra, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland only.	No
Zone 3 - Zone 2 (as defined above), Bosnia and Herzegovina, Bulgaria, Croatia, Estonia, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Lithuania, Macedonia, Malta, Montenegro, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Turkey (not east of the Bosphorus) only.	No

Personal Details

Please select entity type	Sole trader
Trade name	N/A
Full company name	N/A
Insured	Miss Elena Tudor
The premises	91 Gainsborough Crescent Birmingham B43 7TR

Broker Contact Details

Name	Donna Still
Email address	donna.still@onebroker.co.uk
Preferred telephone number	01603-852044
Additional telephone number	

Additional Details

Current insurer	Other
Which insurer	new
Target premium	£0