



**BOLLINGTON WHOLESALE COURIERS INSURANCE SCHEME
-SUMMARY OF COVER**

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. A copy of the full policy wording can be obtained by visiting www.groupama.co.uk/products/ or by contacting your Insurance Advisor. You should refer to your own policy document, your schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

The insurance quotation and Policy schedule will show which sections are operative.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance Courier – Goods in Transit ,Public Liability, Employers Liability

Period of Cover 12 Months

GOODS IN TRANSIT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>"All Risks" cover subject to exclusions where you can choose to have claims paid in full regardless of your contractual liability for goods carried within England, Scotland, Wales, Northern Island, Eire, Channel Islands and the Isle of Man (up to selected vehicle sum insured max £75,000)</p> <p>Legal Costs for which you are legally liable or which we agree to pay in respect of a valid claim</p> <p>Liability for Damage to Property in the custody or control of a sub-contractor</p> <p>Liability at Common Law if the contract conditions you have carried under are held not to apply legally (max £250,000 any one event)</p> <p>Automatic Reinstatement of Sum Insured</p> <p>Insureds Property – including tarpaulins, sheets, ropes and similar items</p> <p>Expenses – Incurred in the removal of debris, transferring, reloading and resecuring of Property</p> <p>Loss or Damage to containers for which you are responsible but do not own or lease The first £250 of each and every loss is excluded (£20,000 limit per container)</p> <p>Consequential or Indirect Loss (£100,000 any one event)</p> <p>Temporary Vehicle Substitution</p>	<p>Exclusions:</p> <p>Loss or Damage by Theft, Pilferage or Shortage to :-</p> <ul style="list-style-type: none"> - Bottled Spirits - Tobacco Products - Audio / Visual Equipment - Domestic Electrical Equipment - Computer Equipment - Non-ferrous metals - Precious Stones or Jewellery - Watches (£1000 single article limit) - Works of Art (£500 single article limit) - Mobile Phones - Hazardous Goods for losses exceeding £15,000 unless the Property is carried unknowingly <p>Injury or Death of living creatures</p> <p>Money and Securities for Money in transit</p> <p>Deterioration of Property in Frozen Chilled or Insulated condition</p> <p>Damage caused by:-</p> <ul style="list-style-type: none"> - Defective or inadequate packaging or labelling - Wear and tear, latent defect inherent vice, climatic conditions, damp mildew or rust - Loss in weight, evaporation, leakage, spillage, pollution or contamination, electrical or mechanical breakdown - Delay, disappearance or shortages <p>Damage caused by dangerous goods</p> <p>The first £100 of each and every loss except where stated otherwise</p>	<p>Goods in Transit section</p> <p>"Hazardous Goods" is defined in the Definitions section of the policy</p> <p>Goods in Transit section</p> <p>"Dangerous Goods" is defined in the Definitions section of the policy</p>

<p>Optional Cover</p> <ul style="list-style-type: none"> - Cover operates in respect of damage to Goods in Transit in connection with the trade or business that are transported subject to the C.M.R convention carried within England, Scotland, Wales, Northern Island, Eire, Channel Islands and the Isle of Man - Cover for goods carried under any of the versions of the Road Haulage Association Conditions of carriage for goods carried within England, Scotland, Wales, Northern Island, Eire, Channel Islands and the Isle of Man (max of £1,300 per tonne of carrying capacity) - Liability for goods transported subject to the C.M.R convention carried within Western Europe excluding Italy provided your annual haulage charges for this work do not exceed £50,000 (max £250,000 any one vehicle) <p>Loss of Use – cover for costs involved in hiring replacement vehicles or paying hire purchase charges following accidental damage to loaded vehicles (max £300 per week per vehicle)</p>	<p>Under the C.M.R convention we will not insure:-</p> <ul style="list-style-type: none"> - omission from the consignment note of reference to the convention - collection of cash on delivery payments - values agreed in excess of 8.33 SDRs per kilogram - delay other than under article 23 (5) - confiscation, requisition, destruction or damage ordered by any government or any other officials 	<p>Goods in Transit section</p>
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PUBLIC LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Legal liability to pay compensatory damages and associated legal costs and expenses arising out of accidental injury or death to third parties or physical loss to their property occurring in connection with the Business during the period of insurance within the Territorial Limits</p> <p>The maximum amount payable in respect of all indemnity under this section in respect of any one occurrence or series of occurrences attributable to one original cause or source is the Limit of Indemnity</p>	<p>Exclusions:</p> <p>Liability</p> <ul style="list-style-type: none"> Defective Goods Liability Under an Agreement Faulty Design Fines or Penalties Injury to Employees Property in Insureds Custody Work or visits Offshore Pollution Vehicles and Craft Hot Work Date Recognition / Discontinuity Asbestos <p>The first £250 of any claim for damage to Third Party property is excluded</p>	<p>Public Liability</p> <p>The schedule shows the Limit of Indemnity</p> <p>“Injury” is defined in the Definitions section of the policy</p> <p>“Offshore” is defined in the Definitions section of the policy</p>
<p>Insureds liability for the acts of Bona Fide Subcontractors</p>	<ul style="list-style-type: none"> Payments to such subcontractors must not exceed 25% of annual turnover and evidence of their own Insurance must be obtained 	<p>Public Liability</p>
<p>Liability under the Defective Premises Act 1972 for owned or leased premises disposed of by you</p>	<ul style="list-style-type: none"> For damage to the premises themselves Occurring prior to your disposal of the premises 	<p>Public Liability</p>
<p>Liability for legal, claimant costs and expenses incurred with its written consent in defence of prosecution / conviction / appeal under Health & Safety legislation</p>		<p>Public Liability</p>

Liability arising from loss or damage to Premises that are leased, hired or rented to you	Liability assumed by you under a tenancy or other agreement that would not attach in the absence of such agreement	Public Liability
Compensation for required court attendance (£50 per day per employee / £100 per day per director or partner)		Public Liability
Indemnity to Principal		Public Liability

EMPLOYERS LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants costs and expenses) within the Territorial Limits</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>Compensation for required court attendance (£50 per day per employee / £100 per day per director or partner)</p> <p>Cover for legal costs incurred in respect of the Health and Safety at work etc Act 1974</p> <p>Indemnity to Principal</p>	<p>Exclusions:-</p> <p>Liability arising from work or visits Offshore</p> <p>Injury involving motor vehicles in circumstances where motor insurance is required by law</p> <p>Injury involving removal, handling or disposing of asbestos is excluded</p>	<p>Employers Liability</p> <p>"Offshore" is defined in the Definitions section of the policy</p> <p>"Injury" is defined in the Definitions section of the policy</p>
Limit of Liability £10,000,000		Employers Liability

HELPLINES		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The following telephone helpline is available 24 hours a day</p> <ul style="list-style-type: none"> • Legal Helpline • Claims Reporting 		Our Customer Care Policy

GENERAL EXCLUSIONS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>The policy excludes loss, damage, injury or liability arising from or relating to:-</p> <ul style="list-style-type: none"> • Nuclear or radioactive materials or incidents* • Acts of War • Acts of terrorism • Loss, damage or liability that is more specifically insured • Fines and Penalties • Fraud • Northern Ireland • Change in the water table level • Pressure Waves <p>* Not Applicable to Employers Liability cover</p>	General Exclusions

CUSTOMER SERVICE

Groupama Insurances are committed to delivering the highest standards of customer care. We have procedures in place to deal with issues that may arise and make the following commitments to You

- We will make sure all the information we give you will be clear, fair and accurate.
- We will always try to be fair and reasonable whenever you need the protection of this Policy.
- We will also act promptly to provide that protection.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In such circumstances we promise:

- To acknowledge any formal complaint in 5 days or less.
- To have the issues reviewed by a person of appropriate seniority and authority.
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern of complaint within a maximum of 28 days. If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

If you still feel we have been unable to resolve the matter to your satisfaction then you may write to the Chairman & Chief Executive of Groupama Insurances

Financial Ombudsman Service

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. (Please note that the Financial Ombudsman is only able to intervene in respect of personal policyholders or small businesses with a turnover less than £1,000,000).

Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

If you take any of the action mentioned, it will not affect your right to take legal action

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Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority