

## Summary of cover benefit

THIS DOCUMENT SHOULD BE USED FOR INTERMEDIARY REFERENCE ONLY, AS IT DOES NOT DETAIL THE CONDITIONS, LIMITATIONS OR EXCLUSIONS OF THE COVER

### Automatic Cover for:

- £100,000 limit for theft attractive goods (or £250,000 if unknowingly carried)
- Deterioration during carriage by road in a climate controlled environment
- Liability under CMR conditions unwittingly incurred, £250,000 per event
- Damage following mis-delivery, Limit of Indemnity as shown in the Schedule
- Cabotage for transits within a European country other than the UK, CMR limit shown on the schedule
- Consequential loss, four times the charges sub limited to a maximum of £250,000 in the period of indemnity
- Failure to incorporate contract conditions with customers', £500,000 any one event and in the period of indemnity (sub limited to £250,000 where there is no evidence of effective systems in place to incorporate conditions)
- Common Law when contract conditions deemed unenforceable, £500,000 any one event and period of indemnity
- Costs incurred to repatriate driver to the United Kingdom following damage, £2,000 in any one period of indemnity
- Personal effects of drivers', £750 per event
- Own Goods, £10,000 any one event
- Damage to incorrectly received goods, £25,000 in the period of indemnity
- Removal, disposal and transhipment costs incurred following damage or accident or to prevent or mitigate damage, £25,000 in the period of indemnity
- Liability for third party trailers and containers, £100,000 in any one period of indemnity
- Damage to goods subject to a legitimate lien, £50,000 per event and in the period of indemnity
- Full responsibility and full value liability contracts if shown on the Schedule
- Defence costs in addition to the limit of indemnity for the claim to which the costs relate
- Unattended vehicle requirements not complied with we will still pay 90% of loss
- Where goods are not stored at the required stillage of 10cm off the ground we will still provide cover but exclude the first £20,000 or 20% of the damage (whichever is the greater)

### Optional Extensions available as standard:

Insure client's own trailers for damage and liability for damage whilst attached and/or detached (rather than under the motor fleet policy).

Errors & Omissions committed by the client or their sub-contractors' including accidental release of cargo without surrender of the original bill of lading or similar document.

Employee Fidelity cover for (a series of) theft by Assured's employees during warehousing; all losses treated as one event; £50,000 per event and in the period of indemnity.

### Covered. In Every Way

The Fiducia MGA Company Limited is an ambitious and specialist Underwriting Company, registered in England and Wales under company registration number 09913313. Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

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