

## 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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