



## MILESTONE COURIER SCHEME SUMMARY OF COVER

For full Policy terms and conditions please refer to the master Policy document held by  
Milestone Insurance, 20 Parkside, Horsforth, LS18 4DN

### keyfacts<sup>®</sup>

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

#### Name of the insurer

The insurer of the policy is Aviva Insurance Limited.

#### Type of insurance and cover

This policy is designed to meet the legal liability insurance needs of hauliers, warehouse keepers, couriers and freight forwarders for loss or damage to customers goods, in accordance with the conditions of contract, carriage or trading specified in the policy schedule.

#### Key covers, features and exceptions

This summary provides an over view of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be sent out in your policy booklet.

#### Cover - All Risks

An indemnity for Your contractual liability for loss or damage to Goods occurring within the Geographical Limits during the Period of Insurance arising from any fortuitous Occurrence whilst the Goods are in transit on any Vehicle including loading and unloading where it is undertaken by You and is Your responsibility or whilst temporarily stored in the course of transit.

(Temporary storage of Goods shall be deemed to be in a building of substantial construction built only of brick and/or stone and/or concrete and/or part brick/ part metal with a slate and/or tiled and/or metal and/or asbestos and/or concrete roof in the course of transit on or off the Vehicle but excluding where such storage is undertaken:

(a) for a fee;

or

(b) subject to a contract for storage and distribution).

Provided always that in the event of an Occurrence resulting in an indemnity under the policy We will not pay more than:

a) the respective limits of liability specified in the policy or The Schedule;

or

b) the value of the lost or damaged Goods;

or

c) the cost of repair or replacement part or parts of lost or damaged Goods;

whichever is the less.

#### Goods

Goods and/or Merchandise not Your property but for which You are responsible in accordance with the Conditions of Contract, Carriage or Trading under which You operate as specified in The Schedule.

#### Vehicle

Vehicles &/or Trailers owned or operated by the Insured

## **Geographical Limit**

### **British Isles**

United Kingdom, Channel Islands, Isle of Man and the offshore islands and the Republic of Ireland

## **Your Policy Cover**

It is understood and agreed in respect of All Risks carryings the following amendments are made:-

1. Paragraph 2 of Contingency 1 - Common Law - is deleted.
2. Contingency 3 - Financial Loss - is deleted.
3. Contingency 4 is amended to read:-

This insurance will also pay for any increased costs necessarily and reasonably incurred by the Insured to avoid or to mitigate loss or damage following the happening of an event giving rise to a claim under this policy of insurance but no claim will be admitted hereunder for any such costs which are agreed by the Insured under contract or for any penalty clauses agreed in respect of delays or loss/damage arising during transit.

Limit of liability not to exceed £2,500 each event or series of events arising out of one cause.

## **Exclusions**

This policy does not provide an indemnity for the following;

Living Creatures / Household or Industrial removals / Explosives / Money in any form (including gift vouchers, scratch cards, redeemable vouchers competition and lottery cards, prepaid mobile phone cards and the like) Terrorism / War Risks / Civil Commotion / Pressure Waves

Loss or damage caused by

- Depreciation &/or deterioration
- Mechanical /Electrical / Electronic Derangement
- Defective /inadequate packing / insulation / labeling
- Shortage in weight, evaporation or ordinary leakage
- Deliberate abandonment
- Vermin, wear & tear, or gradual deterioration
- Contamination
- Loss of market resulting from late delivery
- This new business/renewal is issued on the basis that the Insured does not :-

charge their customer a specific amount for insurance

and/or

issue their customer with documents purporting to insure the Goods on an All Risks basis for the benefit of the customer.

## **Security Clause - M**

No claim will be admitted for theft or attempted theft when any vehicle is left 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 and unattached or detached trailers have had anti-hitching devices put into operation  
and
2. when within the perimeter of the M25 orbital motorway 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 walls and/or fences.

The onus of proving that the exact requirements of this clause have been complied with shall rest upon the Insured.

### **Additional Inclusive Cover**

- ✓ Cover in respect of the undernoted target goods up to a maximum of 50% of the Vehicle Limit shown in the Schedule
  - Spirits
  - Cigars, cigarettes & Tobacco
  - Furs & Ready made Garments
  - Precious stones &/or metals
  - Non Ferrous metals
  - Audio/Visual/Computer Equipment and accessories/cameras and the like
  - Mobile phones
  - Domestic Electrical Equipment (Except white goods)
- ✓ Cover for Ropes, Sheets, Toggles and Dunnage unlimited indemnity
- ✓ Debris Removal, site clearance, transshipment & Recovery costs up to £5,000 any one loss
- ✓ Personal Effects of the Insured up to £250.00. The term "Personal Effects" shall not be deemed to include cash, credit cards, watches, jewellery, audio/visual/telecommunications equipment.
- ✓ Temporary housing on or off vehicles in the ordinary course of transit.
- ✓ Temporary substitutions of vehicles
- ✓ Permanent substitutions of vehicles if advised within 21 days

### **Additional Optional Covers**

- ❖ Higher Limits for target Goods
- ❖ Refrigerated Goods
- ❖ CMR extension
- ❖ Extended Territorial Limits
  
- ❖ Cover in Italy

It is hereby declared and agreed that in respect of carryings in Italy the following clause will apply:-

Excluding theft or attempted theft of or from any Vehicle left unattended in Italy except during meal or toilet breaks taken on the same premises as the vehicle.

It is further declared and agreed that the Insured shall bear the first 20% of any theft, howsoever arising, in Italy.

### **Excess**

#### **UK AND WESTERN EUROPE (EXCLUDING ITALY)**

All Risks	£250.00
CMR	£250.00

#### **ITALY**

1. Excluding Theft from unattended Vehicles
2. 20% coinsurance clause in respect of attended theft howsoever arising with a maximum amount payable of £5,000 (Five Thousand Pounds).

## **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule.

## **Right of Cancellation**

We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending thirty days notice to your last known address. You will be entitled to a refund of premium subject to a deduction for the time for which you have been covered.

If you do not pay the premium (or any part of the premium under the payment option you have chose) by the due date. We may cancel this policy with effect from the end of the last period for which a payment has been made.

## **How to Claim**

If you need to make a claim please contact your insurance adviser or the Marine Claims Department at;

Aviva Insurance Limited  
2 – 10 Albert Square  
Manchester  
M60 8AD

Telephone Number - 0161 931 8428

Fax Number – 0161 931 8011

## **Our Service to You**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva Insurance point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts.

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

## **This summary of cover must be regarded as an outline of the policy cover only.**

For full policy terms and conditions please refer to the master policy document held by Milestone Insurance, Milestone House, 20-22 Parkside, Horsforth, Leeds, LS18 4DN. If, at any stage you would like to receive a copy of your policy booklet, please contact your insurance adviser at the address shown above.