

Freight Liability Schedule - 2024-01

Date of Issue	15/05/2024			
Name of Insured	Mr Denuwan Perera			
Address	99 St. Mary Street Plymouth PL1 3JT			
Policy Number	BCDZUGIT-2376			
Policy Form Reference	ZCX543AA.02 – Business Choice Freight Liability Policy (01.23)			
Broker	Business Choice Direct Insurance Services Ltd			
Period of Cover	From	01/02/2024	To	01/02/2025
Business Activities	Furniture Removal			
Territorial Limits	Refer to Contracts Table			
Annual Premium (excl. IPT)	Subject to a gross, in full, non-refundable premium, payable at inception of £175.00			
IPT	£21.00			
Limit of Indemnity	£500,000 each and every loss unless stated otherwise within the schedule or policy			
Excess	£250 each and every loss unless stated otherwise within the schedule or policy			
Additional Terms Applicable	See below			

Optional Extensions	Limit(s)	Excess
1. Contamination	Insured as per Contracts Table below	£500
2. Full Responsibility	Insured as per Contracts Table below	£250
3. Motor Vehicle Collection and Delivery	Not Insured as per Contracts Table below	£500
4. Temperature Controlled Goods	Not Insured as per Contracts Table below	£500

Contracts Table

Contract Terms Applicable	Limitation	Territorial Limits	Vehicle Limit (£)	Insured/ Not Insured
Full Responsibility	N/A	British Isles		Not Insured
Full Responsibility Household/Office Removals	N/A	British Isles	£5000	Insured
Full Responsibility and CMR (BI)	N/A	British Isles		Not Insured
Full Responsibility and CMR (EU)	N/A	British Isles and Europe		Not Insured
RHA/FTA	£1,300 per tonne	British Isles		Not Insured
RHA/FTA	£6,500 per tonne	British Isles		Not Insured
RHA/FTA/CMR (BI)	£1,300 per tonne	British Isles		Not Insured
RHA/FTA/CMR (BI)	£6,500 per tonne	British Isles		Not Insured
RHA/FTA/CMR (EU)	£1,300 per tonne	British Isles and Europe		Not Insured
RHA/FTA/CMR (EU)	£6,500 per tonne	British Isles and Europe		Not Insured
RHA/FTA	£9,000 per tonne	British Isles	£xx (Maximum £100,000)	Not Insured

All carriage under **CMR** is subject to a limit per **vehicle** of £250,000 and a limitation of 8.33 SDR's per kilo.




Contracted Company Name	
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Additional Terms Applicable

VEHICLES INSURED

The maximum number of **vehicles you** are permitted to operate is **1**.

No claim shall be payable under this policy if **you** operate a greater number of **vehicles** than specified.

<p>Claims Procedure</p>	<p>In the event of any incident or occurrence which may give rise to a claim under this policy you must notify us immediately providing full details of the incident or occurrence:</p> <ul style="list-style-type: none"> • notify us immediately by telephone or email as per contact details below, providing full details of the incident or occurrence • forward all correspondence relating to the incident or occurrence to us immediately on receipt • hold any party who has (or may have) a liability in respect of the incident or occurrence responsible, including giving written notice in due time and ensuring any time limit is adequately protected • notify the police immediately of any loss or damage caused by theft or malicious damage. <p>If you receive any writ, summons or other legal process you must notify us immediately and forward the document to us unanswered.</p> <p>You must not admit liability, give indemnity or make any payment or offer of payment without our prior written consent.</p> <p>We shall be entitled at our option to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our benefit any claim for indemnity or damages or otherwise and we shall have full discretion in the conduct of any proceedings or in the settlement of any claim. At all times you shall provide full co-operation, including allowing us to act as necessary for the purposes of enforcing any rights and remedies or obtaining relief or indemnity against other parties.</p> <p>Should you fail to comply with any of the above procedures you may invalidate any claim under this policy.</p> <p>The following documentation should be provided to us immediately to enable any claim to be handled efficiently:</p> <ul style="list-style-type: none"> • any correspondence received from or exchanged with third parties, subcontractors and bailees • details of amount claimed and supporting invoices • collection note and delivery receipt • your brief written summary of the circumstances of the loss. <p>Confirmation of the applicable conditions of carriage, trading or contract along with evidence of incorporation.</p>
<p>Claims Contact Details</p>	<p> Marine Cargo Claims, Zurich Insurance Company Ltd, 8th Floor, 70 Mark Lane, London, EC3R 7NQ</p> <p> 0800 232 1910</p> <p> marinecargoclaims@uk.zurich.com</p>

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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