

POLICY SUMMARY - COURIER

The following is a summary only. For full details please refer to the policy wordings which are legal documents, copies of which are available on request.

This policy is designed for either single vehicles or fleets. Motorcycles, cars, vans and Lorries may be insured. The vehicles will be used for the carriage of parcels and packages for hire and reward on a fixed route, multi drop and time critical delivery basis. Vehicles used for the carriage of hazardous goods are not acceptable. No cover is provided for goods in transit. Policies are normally of 12 months duration, shorter periods may be agreed.

Cover Options	Comprehensive	Third Party Fire & Theft	Third Party only
Loss of or damage to the vehicle from			
- Accidental damage	✓	✗	✗
- Vandalism and malicious damage	✓	✗	✗
- Fire including self ignition, lightning & explosion	✓	✓	✗
- Theft or attempted theft or taking of the vehicle without permission	✓	✓	✗
Damage to Windscreen Sunroof and windows	✗	✗	✗
Your liability under the Road Traffic Acts for			
- Death or injury to other people including passengers	✓	✓	✓
- Damage to property up to £2,000,000	✓	✓	✓
- Emergency treatment fees	✓	✓	✓
Legal fees for representation at a coroners inquest, fatal accident enquiry or court of summary jurisdiction	✓	✓	✓
Defence costs in prosecution for Manslaughter or death by reckless driving up to £10,000	✓	✓	✓
Public liability - Limit of indemnity £1,000,000	✓	✓	✓

Key Included ✓ Excluded ✗

Principal Exclusions

Injury or damage caused

- Whilst the driver is under the influence of drink or drugs *(General Exclusion 1)*
 - resulting from suicide attempted suicide or a deliberate act *(General Exclusion 2)*
 - in power stations, nuclear installations oil gas and chemical processing plants and refineries *(General Exclusion 8)*
 - whilst carrying dangerous substances *(General Exclusion 9)*
- Whilst the vehicle "air side" at airports or airfields *(General Exclusion 3)*
- By a driver who is either disqualified from driving or does not hold the appropriate licence for the vehicle *(Use and Drivers)*
- Loss of use, loss of value following repair, wear and tear electrical or mechanical breakdown *(Exclusion 1, Section 2)*
- Theft or attempted theft where :- *(Exclusion 6, Section 2)*
 - the keys have been left in the vehicle
 - windows door and other openings have not been closed and locked
 - additional security devices specified by us where not in use
 - fraud or deception has taken place
- Loss or damage to satellite navigation equipment unless it was fitted by the manufacturer as original equipment *(Exclusion 10, Section 2)*
- Loss damage or liability arising out of war or terrorism *(General Exclusion 5)*
- Pressure Waves *(General Exclusion 7)*
- Radioactive contamination *(General Exclusion 6)*
- Additional costs arising due to parts or replacements not being available in the United Kingdom *(How we will pay your claim)*

} except as is required by law

POLICY SUMMARY - COURIER - CONTINUED

CLAUSES CONDITIONS & SPECIAL TERMS

1. Cancellation - short period rates apply (unless the premium is paid using our direct debit facility)
i.e. 25% for the first month of cover and 12.5% for each subsequent month.
2. Failure to pay the premium or any instalment due will result in immediate cancellation of the policy
3. Foreign use is available within Europe, cover is restricted to third party only for certain countries
4. UK law applies unless an alternative jurisdiction is agreed by us at inception of the contract

MOTOR INSURERS DATABASE REGULATIONS / 4TH EU MOTOR DIRECTIVE

All vehicles to be insured under the policy must be declared to us at inception of the contract for inclusion on the Motor Insurers Database. Any subsequent additions and deletions must be declared within 5 working days.

Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or certificate showing the registration number of the vehicle. Any return premium to which you may be entitled following the deletion of a vehicle will be calculated from the time the obsolete certificate is received by us if this is later than the date you advise as the date of deletion.

Failure to comply may result in cancellation of your policy, prosecution by the appropriate body with a possible fine of up to £ 5,000 and your details being recorded on the Motor Insurers Database as a defaulter.

COMPLAINTS PROCEDURE

If you have any complaint please let us know immediately.

If you are insured with us via a broker/adviser/agent your first point of contact should be your broker/adviser/agent who will take up your complaint on your behalf with us.

If you are insured with us 'direct' your first point of contact should be:

Customer Intermediary Officer, Victory House, 7 Selsdon Way, Isle of Dogs, London E14 9GL

Tel: 020 7001 9200

1. Your complaint will be acknowledged within 5 working days from receipt at the above address.
2. Our initial findings will be advised within 4 weeks. We aim to resolve the complaint within eight weeks
3. Should you still be dissatisfied at the end of this process, and within 6 months, you should contact:
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Tel: 020 7964 1000 Website: www.financial-ombudsman.org.uk

COOLING OFF PERIOD

You may cancel the contract within 14 days of receipt of the contact documents if you decide it does not meet with your requirements. All current certificates of motor insurance and/or cover notes must be returned to us before the cooling off period expires for the cancellation to be effective.

CLAIMS REPORTING

Claims can be reported via our website – www.tradex.com. You will need to complete a claim form, which can either be downloaded from our website, obtained from your insurance broker or directly from us by phoning our First Response Claims Line 0870 220 3000