



IB Marine  
Aviva Insurance Ltd  
PO Box 3469  
Aviva  
Norwich  
NR1 3TE

## **FREIGHT OPERATORS' LIABILITY**

### **SCHEDULE**

<b>POLICY NO</b>	23810671	CXF
<b>BRANCH</b>	Manchester	
<b>AGENT</b>	Bollington Insurance Brokers Ltd	
<b>CODE</b>	75/0048980	
<b>INSURED</b>	Vector Freight Limited	
<b>ADDRESS</b>	Victoria Mill Compstall Stockport Cheshire SK6 5HN	
<b>BUSINESS DESCRIPTION</b>	Freight Forwarders	
<b>PERIOD OF INSURANCE</b>	15/10/2021	to 14/10/2022
<b>PREMIUM</b>	£1,026.38	Plus IPT £123.16

## LIABILITIES INSURED

### ITEM

- |    |                       |                          |
|----|-----------------------|--------------------------|
| 1. | Geographical Limits   | Zone 1                   |
|    | Conditions of Trading | All Risks                |
|    | Method of Transport   | Sub Contractors Vehicles |
|    | Limit of Indemnity    | £1,300 per tone/£40,000. |
|    | Estimated Charges     | £425,000                 |
|    |                       |                          |
| 2. | Geographical Limits   | Zone 1                   |
|    | Conditions of Trading | CMR                      |
|    | Method of Transport   | Sub Contractors Vehicles |
|    | Limit of Indemnity    | £250,000.                |
|    | Estimated Charges     | 1                        |

## MAXIMUM OVERALL LIMIT OF INDEMNITY

The Maximum Limit of Liability under this Policy in respect of any one occurrence is £ 250,000

## **CONDITIONS**

As per Aviva Your Freight' Policy Version 10 [BCIMM9362 08.2019]

**Also subject to the following:**

### **COMMUNICABLE DISEASE EXCLUSION**

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

### **SECURITY CLAUSE - K**

No claim will be admitted for theft or attempted theft when any vehicle is Unattended unless 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 from the vehicle.

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

### **EXCESS CLAUSE**

The Insured shall bear the first £250.00 of each and every claim.

### **ANNUAL PREMIUM**

£1,026.38 + IPT £123.16

The Premium stated above is Non - Adjustable.

***(Please note that your annual insurance premium may include an amount or amounts for additional covers or services. Please read Your Schedule and other documentation carefully to ensure you know how much you are paying in total.)***