



AXA Insurance UK plc
 Axa Commercial - Ipswich
 PO Box 7061
 WILLENHALL WV1 9ZQ

Integro Insurance Brokers Limited
 3-4 Park Street
 Hitchin
 Herts SG4 9AH

Agency: NH 6273361

Form No.....: TR308B
Underwriter....: AMC
Date of Issue...: 8/07/19
Effective Date..: 12/08/19
Renewal Date...: 12/08/20

Renewal Premium: £796.00
(excluding Insurance Premium Tax)

SCHEDULE: Hauliers Choice

Policy No.: NH SHA

Insured...:
 Secure Transportation Ltd

Payable by Budget Plan
Budget Plan Ref: F

Insurance Premium:	£796.00
Insurance Premium Tax:	£95.52
Total Amount Payable:	£891.52

Business...: General Haulier

INSURANCE PREMIUM TAX (IPT): This has been charged at the current rate

Reason for Issue: Renewal

IMPORTANT NOTICE TO POLICYHOLDERS

The Insurance Act 2015
 The Insurance Act 2015 introduced a number of reforms effective from 12th August 2016. The changes were incorporated into your policy by endorsement as from that date.

Sanctions condition

The Sanctions condition (sanction, prohibition or restriction under United Nations resolutions) was also incorporated by endorsement from the same date.

Important helpline

Please note the following changes to your legal and tax advice helpline.

Legal and tax advice helpline 0330 024 5346
 Our confidential legal and tax advice helpline. Please quote AXA Commercial when you call.

Making a Complaint

The Legal and tax advice complaints, in the Making a Complaint section



is deleted and replaced by

Legal and tax advice helpline complaints

If You have a complaint about the legal and tax advice helpline You should contact Arc Legal Assistance Ltd.

Arc Legal Assistance Ltd
The Gatehouse, Lodge Park
Lodge Lane
Colchester
Essex
CO4 5NE
Tel: 01206 615000

You can also refer to the Financial Ombudsman Service (FOS) if You cannot settle Your complaint with Arc or before they have investigated the complaint if both parties agree.

Arc are also covered by the Financial Services Compensation Scheme (FSCS).

FAIR PRESENTATION OF RISK AT RENEWAL

The details contained in your renewal schedule are based on the information you have provided to us.

You must make a fair presentation of the risk and if you do not tell us about any changes or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell us about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.

COVER DETAILS

TRANSIT

- Section 1

Means of Conveyance	Number of Vehicles	Vehicle Sum Insured	Bases of Cover (As detailed in your policy)
Unspecified Vehicles	3	£2600	A C
CMR Limit	:	£250000	
Any One Event Limit	:	£250000	
Excess.	:	£100 (unless otherwise stated in the Policy)	



EXTENSIONS IN FORCE - NONE

SPECIAL CLAUSES IN FORCE - NONE

ENDORSEMENTS

AS1 ASBESTOS EXCLUSION - PUBLIC LIABILITY

The indemnity under Section 2 of this policy will not apply to legal liability directly or indirectly arising from or contributed to by

- A) inhalation and/or ingestion of asbestos or exposure to asbestos or the existence of or the harmful nature of asbestos or health hazards associated with asbestos or any allegation or concern in relation thereto
- B) the presence of asbestos in any building and/or structure and/or on land and/or in the ground or the removal or mitigation of such asbestos or any obligation to investigate control or take action in respect of such asbestos

It is further agreed that this insurance shall not apply to

- i) any obligation to defend any claim proceedings or suit brought against the Insured
- ii) costs or expenses of whatsoever nature

as a result of any matter referred to in paragraphs A) or B) above

The term asbestos shall include asbestos asbestos fibres derivatives of asbestos or any substance or compound containing asbestos or asbestos waste

M01 MANSLAUGHTER COSTS EXTENSION

Applicable only to:

Section 2 Public Liability

Section 3 Employers Liability (only applicable if this Section is shown as operative in the Schedule)

The indemnity provided by these Sections extends to include

- a) legal costs and expenses incurred by the Insured or any person entitled to indemnity with the prior written consent of the Company in
 - i) the course of an investigation leading to the offence of
 - ii) defending the Insured against criminal proceedings in



connection with a charge of
 iii) an appeal against any conviction resulting from a
 prosecution for

manslaughter corporate manslaughter corporate homicide or
 culpable homicide as a result of any death happening during the
 Period of Insurance which may be the subject of indemnity under
 the Policy

b) prosecution costs awarded against the Insured or any person
 entitled to indemnity as a result of any conviction for such an
 offence

Provided always that

- 1) The maximum amount payable under this Extension for each
 Section stated above shall not exceed £1,000,000 in all
 during any one Period of Insurance
- 2) The Company shall not be liable to make any payment under this
 Extension in respect of
 - a) the fees of any solicitor or counsel appointed by or on
 behalf of any person entitled to indemnity unless consent to
 the appointment has been agreed by the Company
 - b) fines or penalties or the cost of implementing any
 remedial order or publicity order
 - c) an appeal unless advice has been obtained from a Queen's
 Counsel that such appeal has strong prospect of success
 - d) an appeal against any fine penalty remedial order or
 publicity order
 - e) costs incurred as a result of the failure to comply with
 any remedial order or publicity order
 - f) costs and expenses insured by any other policy
 - g) any investigation or prosecution brought other than under
 the laws of Great Britain Northern Ireland the Channel
 Islands or the Isle of Man.

TR3 WAR AND TERRORISM COVER AMENDMENT CLAUSE

Applying only to Section 2

The insurance provided by this Section is subject to the following
 Terrorism Limitations

1. The liability of the Company under this Section for all damages
 costs and expenses payable in respect of all occurrences of
 Terrorism during any one Period of Insurance shall not exceed
 in the aggregate the sum of £2,000,000 or the Limit of Indemnity
 shown in the Schedule whichever is the lesser



2. Notwithstanding paragraph 1 above the indemnity will not apply to legal liability of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of Terrorism or any action taken in controlling preventing suppressing or in any way relating to Terrorism
- a) arising by through or in connection with
- i) the provision of police fire or security services of any kind
 - ii) any public or private utility including telecommunications electricity gas water radio and television
 - iii) public transport services whether rail road sea or air
- b) arising out of the ownership operation or occupation of or work in at or on
- i) airports airfields ports rail or underground stations freight or passenger terminals
 - ii) government military or local authority establishments
 - iii) buildings of more than 20 floors in height including basements and underground car parks
 - iv) facilities for the manufacture processing refining distribution or storage of liquid or gaseous fuel oil petrochemical chemicals explosives or ammunition
 - v) tunnels bridges viaducts aqueducts dams river or sea defences
 - vi) schools colleges universities or places of education or religious worship
 - vii) sports stadiums theatres or entertainment arenas amusement parks exhibition or conference halls

For the purpose of this Clause Terrorism means an act or acts (whether threatened or actual) of any person or persons involving



the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

WAR CIVIL WAR POLITICAL RISK AND TERRORISM LIMITATION

Applicable only to Section 3

The liability of the Company under this Section for damages costs and expenses payable in respect of any one claim against the Insured or series of claims against the Insured arising out of one event shall not exceed £5,000,000 This limitation shall only apply in respect of any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from War Civil

War Terrorism or Political Risk as defined below

For the purposes of this Clause "War Civil War or Political Risk" means war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition or destruction of property by or under the order of any Government or public or local authority Terrorism or any action taken in controlling preventing suppressing or in any way relating to any of the above

For the purposes of this Clause "Terrorism" means an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

X01 EXCESS AMENDMENT CLAUSE

This Policy shall not apply to the first £250 of each and every occurrence in respect of loss or damage to property

This does not replace any higher amount for which the Insured is responsible specified elsewhere in the Policy or Schedule

This endorsement applies to Section 2 only

Y2K DATE RECOGNITION EXCLUSION CLAUSE

This Policy shall not apply to any claim directly or indirectly caused by or contributed to by or arising from the failure of any computer or other equipment data processing service product microchip micro processor integrated circuit embedded chip or similar device computer software program or process or any other electronic system or any design or advice in connection with any of the foregoing irrespective of ownership possession or use and whether occurring before during or after the Year 2000



- i) correctly to recognise any date as its true calendar date
- ii) to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- iii) to capture save or retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

This exclusion is not applicable to Section 3 (Employers Liability)

500 SPECIAL CLAUSE F CLARIFICATION

Clauses A to F are only applicable if the clause letters are shown in the schedule

For the avoidance of doubt Special Clause F - Exclusion of Overnight Theft Cover in the Policy is restated as follows :-

This Section does not cover theft or attempted theft from any unattended Vehicle between 9pm and 6am It will be up to you to prove that any theft or attempted theft occurred before 9pm or after 6am

PUBLIC LIABILITY - Section 2

Limit of Indemnity : £2000000
 Excess : £250 (in respect of loss of or damage to material property)

EMPLOYERS' LIABILITY - Section 3

Limit of Indemnity : £10000000 (Extended cover is operative)

PLEASE KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS