

Insured

Secure Transportation Limited

Policy Number

Renewal Quotation

Period

0000 on 12 August 2020 to 2400 on 11 August 2021,
local time at the Assured's address as above

Schedule Number

01

Effective From

0000 on 12 August 2020,
local time at the Assured's address as above

Occupation

Warehouse Keeper

Broker

Tysers (Hitchin)
Archway House, 3-4 Park Street, Hitchin, SG4 9AH
Tel: 0333 011 2288

Issued by

NMU (Specialty) Ltd
6th Floor, 45 Church Street, Birmingham, B3 2RT
Tel: 0121 236 6550 Fax: 0121 236 6560
*on behalf of Munich Re Syndicate Ltd (457 at Lloyd's),
pursuant to Binding Authority Agreement number B1097ABI201003
(all enquiries should be addressed to NMU (Specialty) Ltd)*

In consideration of payment of the premium specified, Underwriters agree to indemnify the Insured against liability, expense, loss, or damage incurred in connection with their occupation as stated, in the manner and to the extent provided for herein.

Signed this day of


NMU (Specialty) Ltd
Registered in England, Number 1262636
Registered Office: The Exchange, New York Street, Manchester, England M1 4HN
Authorised and Regulated by the Financial Conduct Authority

Premium

Subject to a non-refundable in-full non-adjustable premium payable at inception of £450.00.

The above premium has been calculated as per the Premium Basis detailed below. Underwriters reserve the right to charge additional premium should there be material changes to estimated charges, storage exposures, or limits.

You are reminded that failure to disclose material facts may result in avoidance of this Policy by Underwriters.

Premium Basis

	Property in Storage Conditions and Liabilities	Limitation per tonne	Estimated charges	Adjustment rate	IPT applicable
B 1 (1) a	RHA 1998	£100	£15,000	N/A	Yes
B 1 (1) e	Conditions set aside			Included	
	Other Cover			Premium	IPT applicable
B 3	Defence Costs (approved by Underwriters)			Included	
B 4	Goods under Lien			Included	
B 5	Debris Removal (approved by Underwriters)			Included	

Insurance Premium Tax

Insurance Premium Tax £54.00.

Applicable Conditions

NMU Freight Liability Wording LIA/POL/FRT/1/6/16, as appended to this schedule.
(Further copies are available on request.)

Policy-specific clauses and conditions appear in this Schedule. Such clauses are additional to the appended NMU Wording or, in the case of those bearing the same title as any within the NMU Wording, replace them.

Where this Wording or any clause within it is modified by this Schedule, or in the event of any other inconsistency, then this Schedule shall prevail.

Territorial Limits

The British Isles (as defined herein)

Coverage and Limits

Notwithstanding any particular limits shown below, the maximum amount payable under this insurance (including any extensions or endorsements) for all losses arising out of any one event shall be **£250,000**.

	Property in Transit Conditions and Liabilities	Limitation per tonne	Limit any one vehicle	Limit any one event	Applicable excess
B 1 (1) a	RHA 1998 (own vehicles)	Not insured			
B 1 (1) a	RHA 1998 (subcontracted)	Not insured			
B 1 (1) a	RHA 1998 uplifted (own vehicles)	Not insured			
B 1 (1) a	RHA 1998 uplifted (subcontracted)	Not insured			
B 1 (1) b	Unwitting CMR (own vehicles)	Not insured			
B 1 (1) b	Unwitting CMR (subcontracted)	Not insured			
B 1 (1) c	Statutory CMR (own vehicles)	Not insured			
B 1 (1) c	Statutory CMR (subcontracted)	Not insured			
B 1 (1) d	Cabotage	Not insured			
B 1 (1) e	Conditions set aside	Not insured			
B 1 (1) f	Failure to incorporate conditions	Not insured			
B 1 (2)	Liability for consequential loss	Not insured			
B 2	Liability for third party containers	Not insured			
D 1	Inner limit for theft-attractive goods	Not insured			
	Property in Storage Conditions and Liabilities	Limitation per tonne	Limit any one location	Limit any one event	Applicable excess
B 1 (1) a	RHA 1998	£100	£5,000	£5,000	£250
B 1 (1) a	UKWA 2002	Not insured			
B 1 (1) e	Conditions set aside		£250,000	£250,000	£250
B 1 (1) f	Failure to incorporate conditions	Not insured			
	Other Cover		Limit any one event	Maximum any period	Applicable excess
B 3	Defence Costs (approved by Underwriters)		£50,000	£50,000	£nil
B 4	Goods under Lien		£35,000	£50,000	£250
B 5	Debris Removal (approved by Underwriters)		£25,000	£50,000	£100
B 6	General Average and Salvage Charges	Not insured			
	Own Goods and Equipment		Limit any one vehicle	Limit any one event	Applicable excess
B 7 a	Sheets and Ropes	Not insured			
B 7 b	Own Goods	Not insured			
B 8	Equipment	Not insured			
B 9	Drivers' Personal Effects	Not insured			

The extent of coverage is governed by the Policy Wording, and this Schedule and the Policy Wording shall be read together

Storage Locations

Location	Address	Inner Limit
Secure Transportation Ltd		£5,000

Deductibles

Where a claim is subject to more than one excess under different sections of this insurance, then the higher excess will apply.

Policy-Specific Conditions

S1 Storage Conditions

Applicable to property in storage.

Exclusions

Unless specifically agreed in writing by Underwriters, this insurance does not cover

- i) storage in basements or cellars, or otherwise below ground level;
- ii) storage within containers, trailers, vehicles and conveyances outside storage premises;
- iii) storage in the open.

Intruder Alarm Warranty (Own Premises)

Unless otherwise agreed in writing by Underwriters, ***it is warranted that***

- 1) property in storage in premises owned by you or under your direct control shall be protected by an intruder alarm installed inspected and maintained under contract by an NSI-registered installer; ***and***
- 2) the intruder alarm shall be kept in full working order and tested regularly, and shall be set for operation and all alarm system keys removed when premises used for storage of property is unoccupied or closed for business; ***and***
- 3) property must not be left unattended without the protection of an intruder alarm; ***and***
- 4) Underwriters shall be informed immediately if
 - a) you receive written notice of withdrawal or reduction, or possible withdrawal or reduction, of Police or alarm company response to alarm calls, or
 - b) the alarm is otherwise rendered inoperable or ineffective.

For the purposes of this clause,

"unattended" shall mean all times when a responsible employee of the Insured or a professional security guard does not have the storage premises under direct observation and is not close enough and fit and able to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of property.

Stillage

It is a condition precedent to your right to indemnity under this insurance that all property shall be stored a minimum of 10cm (4 inches) above floor level in premises owned by you or under your control, ***and that you must*** maintain a system whereby written instructions and periodic reminders requiring that all property shall be stored a minimum of 10cm (4 inches) above floor level shall be given to all third party operators of warehouses used by you for the storage of property.

S2 **Sanction Limitation and Exclusion JC2010-014 (amended)**

This insurance does not provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.