

Your Transtore Combined Schedule

Policy number 25196362CHC174

Transaction type	Renewal 2019
Produced on	16 December 2019

This Schedule forms part of Your policy.

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Policy details

Insurer	Aviva Insurance Limited	
Period of Insurance:	From:	05 December 2019
	To:	04 December 2020
Effective Date:	05 December 2019	
Renewal Date:	05 December 2020	
Premium:	£535.00	
Insurance Premium Tax:	£64.20	
Total Amount Due:	£599.20	

Your details

Policyholder:	Phil Mottershead t/a Contract Removal Services
Policyholder's Address:	15 Weaver Crescent, Hethersett, United Kingdom, NR9 3GF
Business Description:	Removal Contractor

Your Insurance Adviser's Details

Agency number:	50BC320
Name:	Basil E. Fry & Co. Limited
Address:	Swan House, Swan Centre, Leatherhead, Surrey KT22 8AH
Telephone Number:	01372 385 985
Email Address:	broking@basilfry.co.uk

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Summary of Cover

There may be differences in the cover selected between premises, so please check the details carefully.

Cover Sections You've chosen to Cover

Asset Protection

Property Damage - All Risks	Not Insured
Theft	Not Insured

Business All Risks

Business All Risks	Not Insured
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Money & Assault

Money & Assault	Not Insured
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Revenue Protection

Business Interruption	Not Insured
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Legal Liabilities

Employers' Liability	Not Insured
Public/Products Liability	Not Insured

Freight

Goods in Transit	Insured
Storage	Not Insured

General Endorsements

None.

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Freight

Policy Cover

Goods in Transit

Geographical Limits	Zone 1 - Please see the Policy Wording for a full description.
Basis of Cover	Other Conditions, RHA, CMR
Conditions of Trading	British Association of Removers or as agreed by underwriters.
Method of Transport	Own Vehicles and/or Subcontractors Vehicles.
Limit of Indemnity	£20,000.00
Number of Vehicles	Maximum 2 at any one time.
Rate on Adjustment	Not applicable.

MAXIMUM OVERALL LIMIT OF INDEMNITY

The Maximum Limit of Liability under this Policy in respect of any one occurrence is £1,000,000.

Excess Clause

You shall bear the first:

- a) £50 of each and every claim in respect of Personal Effects of Your Drivers
- b) £25 of each and every other claim.

Conditions

As per Your Transtore policy wording freight section but including the below:

It is hereby declared and agreed that Exclusion 7 as stated in your Your Transtore policy wording Freight section is deleted.

It is hereby declared and agreed that Under the Reasonable Care section As per Your Transtore policy wording Freight section Items a, b (ii) and b (iv) are deleted.

Special Conditions

Storage Claims Basis

In respect of storage claims only The Indemnity is classed as "discovered by the Insured during the period of insurance".

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Additional Conditions and Endorsements

The Schedule will state which Section(s) the following Additional Conditions and Endorsements apply to. These are in addition to the Conditions contained in each applicable Section and the Policy Conditions at the back of this policy.

None.