



24 June 2026

TO WHOM IT MAY CONCERN

Dear Sir,

HAULAGE TRANSIT POLICY LIA032612624 – Chris Hayter Transport Ltd

The basis of cover will be our standard policyform (copy available upon request), summary of cover attached, and any additional terms and conditions set out herein.

Period of Cover: 00:00 19 June 2026 to 24:00 18 June 2027

Basis of insured liability:

Transit: FTA Conditions for the Carriage of Goods in the United Kingdom 2018 at £2,000 per tonne, Enhanced Liability to £120,000 per vehicle, all as specified in the original contract, CMR to £250,000 per vehicle.

Storage: FTA Conditions for the Storage of Goods in the United Kingdom 2018 at £100 per tonne.

Means of transport: Own & Subcontractors Vehicles

Excess : £500 all claims.

Territorial limits of policy: Within the British Isles (As defined in the policy).

Security exclusions applying: Own Vehicle Locking Clause

Other terms and conditions that will apply: Temperature Controlled Property &/or Goods Extension, Sanction Limitation & Exclusion clause, Subcontractors Contingency Clause, MARINE CYBER ENDORSEMENT and COMMUNICABLE DISEASE EXCLUSION.

Yours sincerely,

David Roome (Haulage/Freight Underwriter)

Munich Re Specialty Insurance (UK) Ltd ("MRSI UK")
Registered in England, No. 1262636
Registered Office: Union, 2-10 Albert Square, Manchester, M2 6LW
Authorised and regulated by the Financial Conduct Authority (FRN 310539)



Summary of Cover

The policy indemnifies the Insured against liabilities assumed under Statute, Conditions of Carriage or Trading and International Convention in respect of goods the property of others whilst in the Insured's custody.

Benefits include:

Cover in respect of the following goods up to a maximum of £ 50,000 any one load, or the vehicle limit set out in the policy schedule if lower, unless carried unwittingly by you in sealed containers or unwittingly as part of a groupage load -

Audio, visual, audio visual equipment or accessories
Clothing, apparel and footwear
Computer equipment, components, parts and accessories.
Jewellery, watches and perfumes.
Mobile telephones, components, parts and accessories.
Non-Ferrous metals in raw, scrap or ingot form.
Photographic equipment, components, parts and accessories, Precious stones or metals.
Prescribed pharmaceutical products
Processed tobacco and tobacco products.
Spirits and fortified wines.

Liability for third party containers to £ 25,000.
Cover for debris removal and transhipment costs to £ 15,000.
Cover for ropes, sheets and the like to £5,000.
Temporary housing on or off the vehicle in the course of transit.
Common law liability should the Insured's Conditions be incorporated into the contract but cannot be enforced at law up to £ 250,000.

Cover can be extended to include

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Deterioration of goods carried at controlled temperatures.
Higher limits for goods specified above.
Transits outwith the British Isles.
Contingent liability for goods given to your sub-contractors

The policy does not provide an indemnity for the following :

War risks.
Radioactive contamination.
Explosives.
Monies in any form.
Household, industrial or office removals.
Damage by pressure waves by aerial devices travelling at sonic or supersonic speeds.
Damage by failure of computer systems
Liability excluded by contract, statute or convention.

An excess will attach in every instance.