



Freight Liability Insurance

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with your policy.

Please check this Schedule carefully and advise Provego as soon as possible if anything is wrong or it does not meet Your current requirements.

Policy Number: PVG123835025

Policy Wording Date: 01/12/2022

Date of Issue: 12/02/2024

Insured Freight Mate Limited

Business Description Freight Forwarded (Subcontracted Road Haulage)

Period of Insurance: From: 20/02/2024 To: 19/02/2025

Effective Date: 20/02/2024

Part (A) – Road Haulage Covered

Part (B) – Warehousing Not Covered

Part (C) – Freight Forwarding Not Covered

Part (D) – Errors & Omissions Covered

Premium £198.46

Insurance Premium Tax: £23.82

Totals: £222.28

This scheme is underwritten by Royal & Sun Alliance Insurance Ltd and arranged by Provego Ltd.

Provego Underwriting is a trading name of Provego Limited which is registered in England and Wales under Company Number 09366935.

Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Provego Limited is an Appointed Representative of Bspoke Commercial Limited, who is authorised and regulated by the Financial Conduct Authority, FRN: 709456.

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Part (A) – Road Haulage

Covered

Contract Conditions applicable	Limit	Deterioration	No. Vehicles / Turnover
Subcontractors - Road Haulage Association (2020) or earlier editions	£6,500 per tonne	No	£80,000
Subcontractors - Full Value Liability	£40,000	No	£120,000

Vehicle Limit £195,000

Territorial Limits British Isles

Event Limit £500,000

Annual Turnover £200,000

Excess £250 other than: £50 for aggregates, £1000 for Thief Attractive Property



Optional Extensions

Trailers

Not Covered

Max any one trailer:

Not Applicable

Total Value of all Trailers

Not Applicable

Excess

Not Applicable

Mixer Drum Cover

Not Covered

Value of any one drum

Not Applicable

Number of Vehicles

Not Applicable

Excess

Not Applicable

Endorsements applicable:

Not Applicable



Part (B) – Warehousing

Not Covered

**Contract Conditions
applicable**

Cover/Limit

Location Address

Location Limit

Excess

Not Covered

Endorsements applicable:

Not Applicable



Part (C) – Freight Forwarding

Not Covered

Contract Conditions applicable

Limits

Territorial Limits
Conveyance Limit

Not Applicable
Not Applicable

Excess

Not Covered

Endorsements applicable:
Not Applicable



Part (D) – Errors & Omissions

Covered

The maximum amount We will pay in the aggregate for all claims made against You during the Period of Insurance

£250,000

Excess

£500



Reporting Claims

When reporting a claim quote reference: T002524L and the policy number shown on the first page of this Schedule. Claims must be notified to:

Telephone: (during normal working hours):	0161 235 3876
Fax:	0161 235 3903
Email:	Provego.claims@uk.rsagroup.com
Write to:	Freight Liability Claims Department, RSA, 17 York Street, Manchester M2 3GR



Freight Liability: Additional endorsements applicable

Policy Number	PVG123835025	
Period of Insurance:	From: 20/02/2024	To: 19/02/2025
Effective Date:	20/02/2024	



Combined Liability Insurance

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Insurer:	Accelerant
Policy Number:	PVG123835025
Date of Issue:	12/02/2024
Insured	Freight Mate Limited
Business Description	Freight Forwarded (Subcontracted Road Haulage)
Period of Insurance:	From: 20/02/2024 To: 19/02/2025
Effective Date:	20/02/2024
Premium	£154.03
Insurance Premium Tax:	£18.48
Totals:	£172.51



Part (A) - Public & Products Liability

Covered

Limit of Liability

£5,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause
£5,000,000	All occurrences happening during the Period of Insurance in respect of products supplied
£5,000,000	All Sudden Pollution or Contamination Incidents considered by Us to have occurred during the Period of Insurance

The Excess: £500.00 each and every claim for Damage to material property

Endorsements applicable:

See: Additional endorsements applicable

Part (B) – Employers' Liability

Covered

Limit of Liability

£10,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause (unless subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease))
£5,000,000	For any claim subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease)

Endorsements applicable:

See: Additional endorsements applicable



Reporting Claims for Public/ Products Liability or Employers' Liability ONLY

The following claim reporting process applies to Public/ Products Liability or Employers' Liability ONLY.

For Freight Liability (Goods in Transit) claims, please see the Freight Liability policy schedule.

In the event of any occurrence likely to give rise to a claim, or a claim made against You, or receipt of notice of any circumstance which might give rise to a claim under this Policy You shall:

- a) you must notify Us **within 14 days** of becoming aware of such occurrence or claim by using the **Sedgwicks claims helpline on 0345 6050871 or email provegoclaims@uk.sedgwick.com**. You will also find claims reporting information at www.provego.co.uk/claims
- b) immediately forward to Us upon receipt any letter, claim, writ, summons or process;
- c) immediately notify Us of any knowledge of impending prosecution, inquest, fatal accident or ministry inquiry



Combined Liability: Additional endorsements applicable

Policy Number PVG123835025
Period of Insurance: From: 20/02/2024 To: 19/02/2025
Effective Date: 20/02/2024

I. Freight Forwarding Exclusion

The indemnity will not apply to legal liability arising from or out of the failure to deliver cargo in accordance with Your customer's instructions by reason of any:

- a)act
- b)error
- c)omission

by You, any Employee or any sub-contractor.