

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.

Insurer:	Accelerant	
Policy Number:	PVGA24180515	
Date of Issue:	17/09/2025	
Insured	NTS International Express Limited	
Business Description	Haulage Contractor only for the purpose of this policy	
Period of Insurance:	From: 18/09/2025	To: 17/09/2026
Effective Date:	18/09/2025	
Part (A) – Road Haulage	Covered	
Part (B) – Warehousing	Covered	
Part (C) – Freight Forwarding	Not Covered	
Part (D) – Errors & Omissions	Covered	
Premium	[REDACTED]	
Insurance Premium Tax:	[REDACTED]	
Totals:	[REDACTED]	

Part (A) – Road Haulage

Covered

Contract Conditions applicable	Limit	Deterioration	No. Vehicles / Turnover
CMR (Western Europe) 8.33 SDRs per kilo	£350,000	No	£50,000
CMR (Eastern Europe) 8.33 SDRs per kilo	£350,000	No	£50,000
Logistics UK	£60,000	No	£300,000
Subcontractors - CMR (Western Europe) 8.33 SDRs per kilo	£350,000	No	£250,000
Subcontractors - CMR (Eastern Europe) 8.33 SDRs per kilo	£350,000	No	£250,000
Subcontractors - Logistics UK	£60,000	No	£300,000

Vehicle Limit £350,000

Territorial Limits British Isles, Western Europe & Eastern Europe

Event Limit £500,000

Annual Turnover £1,210,000

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:

See: Additional endorsements applicable

Part (B) – Warehousing

Covered

Contract Conditions applicable	Cover/Limit	Location Address	Location Limit
Full Value Liability	£50,000	Unit 3 TN234GY	£50,000

Excess

£250, other than £1,000 in respect of Theft of Thief Attractive Property

Endorsements applicable:

Not Applicable

Part (C) – Freight Forwarding

Not Covered

Contract Conditions applicable

Limits

Conveyance Limit

Not Applicable

Territorial Limits

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

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) in the case of theft or wilful damage, You will immediately notify the police. You shall take all reasonable steps to discover the identity of the guilty person and to trace and recover the property lost;
- c) within 30 days of such destruction or damage to property insured or such further time as We may allow delivery to Us at Your own expense full information in writing of the property destroyed or damaged and the amount of loss or damage together with details of any other insurances on any property insured by this Policy;
- d) immediately forward to Us upon receipt any letter, claim, writ, summons or process;
- e) immediately notify Us of any knowledge of impending prosecution, inquest, fatal accident or ministry inquiry

Freight Liability: Additional endorsements applicable

Policy Number	PVGA24180515	
Period of Insurance:	From: 18/09/2025	To: 17/09/2026
Effective Date:	18/09/2025	

I. AF25 – Full Value Liability Warehousing

We will indemnify You for Your Liability for Damage to Property whilst warehoused at Location Unit 3, Capel Close, Fairwood Industrial Estate, Leacon Road, Ashford, TN23 4GY during the Period of Insurance.

This indemnity will be to the extent of Your liability for such Damage under Full Value Liability on behalf of Your customers. Provided that:

- i) Exception 1)e) of this section does not apply to this extension
- ii) We will not pay more than the Location Limit £50,000.
- iii) The Event Limit for this extension is specified in the schedule
- iv) For the purposes of this extension Property includes goods and/or merchandise warehoused for reward
- v) In addition to the exceptions applicable to this section We will not pay claims under this extension for:
 - 1) unexplained discrepancies between Your records and those of Your customer
 - 2) unexplained shortage discovered during stocktaking or inventory check
- 3) Damage to Property caused by flooding unless it is stored at least 10 centimeters above floor level
- 4) Damage, liability, loss or expense of whatsoever nature directly or indirectly caused by or arising from Terrorism
- vi) where at the time of any Damage Your liability for Property at the Location exceeds the Location Limit You will be considered as being Your own insurer for the difference and shall bear a proportionate share of the claim accordingly.