



AXA Insurance UK plc
 Axa Commercial - Ipswich
 PO Box 7061
 WILLENHALL WV1 9ZQ

Marlow Gardner & Cooke Ltd
 Boon Court
 Papyrus Road
 Werrington
 Peterborough PE4 5HQ

Agency: NH 6272915 Broker Ref: JOHN TIVEY

Form No.....: TR073F
 Underwriter.....: CN
 Date of Issue...: 12/06/23
 Effective Date..: 1/07/23
 Renewal Date...: 1/07/24

Renewal Prem:
 (excluding Insurance Premium Tax)

SCHEDULE: Goods in Transit

Policy No.: NH GIT 1097651

Insured...:
 G Webb Haulage Ltd

Payable by Budget Plan
 Budget Plan Ref: 377314 H

Transport Depot
 Station Road, Longstanton
 Cambridge
 Cambridgeshire CB24 3DS

Insurance Premium:
 Insurance Premium Tax:

Total Amount Payable:

Business...: As defined below

The business of the Insured is General Haulage Processing and Sale of Aggregates Plant Hire and Vehicle Servicing

INSURANCE PREMIUM TAX (IPT): This has been charged at the current rate

Reason for Issue: Renewal

IMPORTANT NOTICE TO POLICYHOLDERS

The Insurance Act 2015

The Insurance Act 2015 introduced a number of reforms effective from 12th August 2016. The changes were incorporated into your policy by endorsement as from that date.

Sanctions condition

Your policy is also subject to the following The Sanctions condition as previous advised:

Sanctions condition

Reference in this endorsement to we/our/you/us means AXA Insurance UK plc.

Reference to you/yours means The Insured named in the schedule of the policy.

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of your policy that we will not provide cover, or pay any claim or



provide any benefit under your policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, or our parent, subsidiary or any AXA group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

FAIR PRESENTATION OF RISK AT RENEWAL

The details contained in your renewal schedule are based on the information you have provided to us.

You must make a fair presentation of the risk and if you do not tell us about any changes or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell us about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.

COVER DETAILS

BASES OF COVER
(As detailed in your policy)

Means of Conveyance

Vehicles Operated by You or Your Subcontractors.

Class of Traffic

All Traffic

A B G

Sum Insured

Limit £33800

Class of Traffic

Transporting plant and machinery

A C

Sum Insured

Limit £300,000

C.M.R. LIMIT - £250000
LIMIT ONE EVENT - £500000
ALL OTHER CLAIMS EXCESS - £100

ESTIMATES

CATEGORY/CLASS

Haulage turnover
 Subcontractors Traffic
 Own goods extension
 Transporting plant and machinery

POLICY MINIMUM PREMIUM - NIL



EXTENSIONS IN FORCE - NONE

SPECIAL CLAUSES IN FORCE - NONE

ENDORSEMENTS

DE5 Goods in Transit for Haulage Contractors Disease Exclusion

The following Exclusion is added to the General Exclusions of this Policy.

Notwithstanding any provision to the contrary within this Policy no cover is provided under this Policy for any loss damage claim cost or expense of whatsoever nature directly or indirectly caused contributed to by, resulting from, arising out of or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Subject to the other terms conditions and exclusions contained in this Policy this Policy will cover physical damage to Property insured and any Time Element Loss directly resulting therefrom where such physical damage or Time Element Loss is covered by this Policy and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, flood, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Definitions

For the purposes of this Exclusion the following Definitions shall apply.

"Communicable Disease" shall mean any disease which can be transmitted by means of any substance or agent from any organism to another organism where

- (i) the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation thereof whether deemed living or not and
- (ii) the method of transmission whether direct or indirect includes but is not limited to airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms and
- (iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

"Time Element Loss" shall mean business interruption, contingent business interruption or any other consequential losses.



F01 EXTENSION CLAUSE

The insurance by Extension 109 - Own Goods Extension - shall extend to include goods and tools in transit within the territorial limits by Hauliers

Special Clause A does not apply to this extension

109 OWN GOODS EXTENSION

We agree to insure loss of or damage to goods and tools belonging to you or for which you are responsible carried by you on your vehicles in connection with your business as Aggregate Suppliers

Insurance applies anywhere in or between the United Kingdom Channel Islands Isle of Man and the Republic of Ireland whilst the goods and tools are in transit

Special Clause A (exclusion of overnight theft cover unless in locked premises) applies

An excess of £50 applies to this extension

This extension does not cover any consequential or indirect loss

The maximum amount payable under this extension is £5000

827 EXCESS CLAUSE

In respect of the undernoted traffic an Excess to the value of 1% of the amount of Any One Event subject to a minimum Excess of £250 and a maximum Excess of £2750

Transportation of Plant and Machinery

PLEASE KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS