

Hauliers Policy Summary

Underwritten by International Insurance Company of Hannover Ltd

This summary of cover does not include full terms and conditions, which can be found in the Policy document. We can provide a copy or, alternatively, you can obtain a copy from our website. www.bluefingroup.co.uk

What do we cover?

- Employers Liability – Legal Liability (and associated costs) in respect of injury to employees arising out of employment
- Public Liability – Legal Liability (and associated costs) for accidental injury, damage to material property, nuisance or wrongful arrest
- Products Liability – Legal Liability (and associated costs) in respect of injury to any person or loss of or damage to material property caused by any products supplied
- Limits of Indemnity
 - Employers Liability £10 million any one event
 - Public Liability £2 million or £5million any one event
 - Products Liability £2 million or £5 million any one period of insurance
- Policy underwritten by **International Insurance Company of Hannover Ltd** Registered in England number 1453123. Registered Office: L’Avenir, Opladen Way, Bracknell, Berkshire, RG12 0PE. International Insurance Company of Hannover Ltd is authorised and regulated by the Financial Services Authority
- Standard period of cover is 12 months
- Territorial Limits - Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
 - and elsewhere in the world for temporary visits by anyone normally resident in the countries stated above
 - and always excluding offshore
- Corporate Manslaughter Costs
 - Employers Liability £1,000,000 in all during any one period of insurance
 - Public Liability £1,000,000 in all during any one period of insurance
 - Products Liability £1,000,000 in all during any one period of insurance

What we can offer

- Health & Safety Assessments
- Policies can be written in isolation
- Excess liability to increase limits of indemnity for Employers Liability and Public/Products Liability can be considered
- Competitive premiums written on a Minimum and Deposit basis
- Non Declaration based Policies

What are the Significant Exclusions/Limitations?

- Third Party Property Damage Excess £500 as standard increasing to £1000 for certain specialist hauliers
- War & Terrorism Risks (Section 1 Exclusion 1 & Section 2 Exclusion 6)
- Property Under the Insured's Control (Section 2 Exclusion 2)
- Radioactive Contamination (Section 2 Exclusion 7)
- Fungus, Mould & Mildew (Section 2 Exclusion 8)
- Pollution or Contamination (Section 2 Exclusion/Limitation Clause)
- Asbestos (Section 1 Exclusion 2 & Section 2 Exclusion 9)

What are the Significant Conditions?

- **Material Facts**
The Insured must declare any alteration to the risk after the commencement of the Insurance which might affect this Insurance
- **Reasonable Precautions**
The Insured shall take all reasonable precautions to prevent anything which may give rise to a claim
The Insured shall take all reasonable steps to comply with any legal obligations imposed by any authority
- **Cancellation**
Insurers may cancel this Insurance on giving 30 days notice
The Insured has no cancellation rights
- **Fraud**
No cover will be given if a claim or policy cover is made or obtained fraudulently
- **Notification of Claims**
In the event of an occurrence which may give rise to a claim contact:

Bluefin Insurance Services Limited
T: 01638 608060
F: 01638 616916
E: newmarket.claims@bluefingroup.co.uk
- **The Law Applicable**
Unless specifically agreed by the Insurers the Insurance will be subject to English Law

What is the Complaints Procedure?

We aim to give a high level of service at all times. If there are occasions when we do not meet service standards please contact us at the address shown below.

Complaints Officer
Bluefin Insurance Services Limited
Kings Court
Newmarket
Suffolk
CB8 7SG

The Company will handle your complaint as follows:

We will acknowledge your complaint within five working days and advise you of the name and title of the person who is handling your complaint.

We will deal with your complaint as quickly as possible and aim to provide you with a formal response within twenty working days of receipt of the complaint. If compensation or redress is appropriate we will provide details with our response. If we feel complaint is not justified full reasons for our decision will be provided to you.

If we are unable to resolve your complaint within twenty working days we will write to you and explain why we have been unable to resolve the issue. We will also advise you when you can expect to receive our final response.

If you are not satisfied, you may contact International Insurance Company of Hannover Ltd:

L'Avenir
Opladen Way
Bracknell
Berkshire
RG12 0PE
T: 01344 397 600
F: 01344 397 601

If you remain dissatisfied you have the option of contacting the Financial Ombudsman Service. Their address is

South Quay Plaza
183 Marsh Wall
London E14 9SR
T: 0845 080 1800
E: Complaint.info@financial-ombudsman.org.uk

Our response to your complaint will always provide you with a copy of the Financial Ombudsman Service explanatory leaflet.

Financial Services Compensation Scheme (FSCS)

International Insurance Company of Hannover Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the Claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

Financial Services Compensation Scheme

7th Floor Lloyds Chambers
Portsoken Street
London E1 8BN

E-Mail: enquiries@fscs.org.uk
Telephone: 020 7892 7300
Fax: 020 7892 7301