

## Courier Policy Summary

This is a summary of the key terms and conditions of your insurance policy. For the full terms and conditions you must read the policy wording in conjunction with the Schedule.

The policy is made up of several sections. Only those sections shown as covered in your Schedule apply to your policy.

### Your Insurer

Section 1 - This section is underwritten by Intact Insurance UK Limited (No. 00093792). Registered in England and Wales at 22 Bishopsgate, London, EC2N 4BQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202323). Intact Insurance UK Limited is part of Intact Financial Corporation.

Section 2 - This section is underwritten by Chaucer Insurance Company DAC who are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin D02 T938, Ireland (number 587682).

Chaucer Insurance Company Designated Activity Company UK Branch (No. BR019729) is a branch of Chaucer Insurance Company Designated Activity Company, authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority.

### Policy cover

<b>Section 1 - Freight Liability</b>	
1	This section indemnifies you for your legal liability for loss or damage to goods that you carry for hire and reward from the time the goods are collected by you until the time the goods are delivered by you occurring within the territorial limits during the period of insurance .  The indemnity will be to the extent of the Full Value Liability limit you have chosen or, if you have chosen to extend the territorial limits to Europe, to the limit stated in CMR* <sup>1</sup>
2	In addition we indemnify you for loss or damage to your own goods and for employees personal effects up to the limit stated within the policy whilst such property is being loaded on, carried on, or unloaded from your vehicle.
The Excess	
1	£50 for each and every claim for loss or damage to hand-held portable scanners
2	£100 for each and every claim for loss or damage to any other property
Significant and Unusual Exclusions	
1	You must not entrust property to any sub-contractor unless they have agreed in writing to accept no less liability than you and to fully indemnify you for any loss or damage

2	We will not cover money, credit, debit or charge cards, lottery tickets, scratch cards or property of a similar nature
3	We will not cover theft from an unattended vehicle unless: <ul style="list-style-type: none"> <li>i. all doors, windows and other openings were closed and securely locked, any immobiliser and alarm system fitted were set and all keys were removed, and</li> <li>ii. if left for the night or for more than eight consecutive hours was parked within a walled or fenced compound to which entry and exit is controlled by either locked gates or by professional on-site security personnel</li> </ul>
4	We will not cover theft of property by deception by any person purporting to be a sub-contractor
5	We will not cover property in the course of a household, office or factory removal
6	We will not cover injury to or the death of any person or living creature
7	We will not cover damage to property caused by or arising from any change in temperature or humidity
8	We will not cover your liability for any business interruption, increased cost of working, loss of production, loss of profits, loss of market or any other type of indirect or financial loss.

*\*1 CMR is the Convention relative au contrat de transport international de marchandises par route or the Convention on the Contract for the International Carriage of Goods by Road*

<b>Section 2 - Employers' Liability</b>	
Limit of Indemnity: £10,000,000	
	We will indemnify you up to the limit of indemnity stated in the policy for your legal liability for damages inclusive of costs and expenses in respect of injury to or the death of any person(s) employed by you in the business.
Significant and Unusual Exclusions:	
	None

<b>Section 2 - Public Liability</b>	
1	This section indemnifies you up to the limit of indemnity you have chosen for your legal liability for damages inclusive of costs and expenses in respect of injury to or the death of any person who is not an employee and in respect of accidental loss or damage to property which happens during the period of insurance within the territorial limits
The Excess	
	£250 each and every claim for loss of or damage to property
Significant and Unusual Exclusions	

1	The indemnity does not apply to claims arising out of the ownership, possession or use of any mechanically propelled vehicle in circumstances where you are required to insure under the Road Traffic Acts
2	The indemnity does not apply to claims for loss or damage to property owned by you or in your custody or control except in certain specified circumstances
3	There is no cover for fines and penalties

## Making a claim under your policy

To Report a **Freight Liability** claim please complete the claim form available from your broker (or which can be downloaded from the claims section of our website at <https://bspokegroup.co.uk/brands/provego-underwriting/>) and email it complete with photos to your broker.

To report an **Employers' Liability** or **Public Liability** claim please report the claim to [claims@Provego.co.uk](mailto:claims@Provego.co.uk). When calling or emailing please have the following information available:

1. Your name, and your business name (if different).
2. Your policy number and renewal date.
3. Your contact information.
4. The date and time of the incident.
5. The name and contact details of the other party.
6. Details of the circumstances of the claim.

## Your right to cancel

You may cancel this policy in the first year of insurance during the 14 days after the policy has come into force by giving notice in writing to your broker at the address shown in their correspondence.

**This right does not apply at any subsequent renewal of the Policy.**

If a claim has been submitted or there has been any incident likely to give rise to a claim during the period of insurance, no refund for the unexpired portion of the premium will be given.

Provided that there have been no claims or incidents likely to give rise to a claim that have occurred then, during the first 14-days after the policy has come into force, insurers will give a refund of the proportionate part of the premium paid in respect of the unexpired term of this policy, subject to our £50 inclusive of IPT cancellation charge.

You have no other rights to cancel the policy

## Complaints

If you have any complaints about our service or your policy, please write with details to The Branch Manager, Provego Ltd., Lasyard House, Underhill Street, Bridgnorth WV16 4BB.

What will happen if you complain:

- a) We will acknowledge your complaint within five working days of receipt.
- b) We will try to resolve the complaint within five working days, but for cases that may take a little longer to investigate, we will write to you with a response within eight weeks of the date we receive your complaint.
- c) If your complaint should be dealt with by another party, we will refer it to that other party, but we will advise you when this occurs.

Once you have followed our complaints procedure, if you remain dissatisfied, you have six months to refer the matter to the Financial Ombudsman Service (FOS).

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Telephone: 0800 0234567 (free from most landlines) or 0300 1239123 (free from most mobiles)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS will only consider your complaint if you have given us and the insurer the opportunity to resolve it.

Following the complaints procedure does not affect your right to take legal action.

## **The Financial Services Compensation Scheme**

Your insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if either insurer cannot meet their obligations. Information about the compensation scheme is available from FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)