

# Your Cargo Policy Schedule

Policy Reference: 85502040CXC



## Renewal

Produced on 17/12/2020

### This Schedule forms part of Your Policy.

If the information in the attached Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your Policy, or may result in the Policy not operating fully.

## Important - Insurance Act 2015

The Insurance Act 2015 comes into force on 12 August 2016.

We have prepared Your policy wording to comply with the new Act from the effective date shown on Your Schedule (which may be before 12 August 2016), and Your contract of insurance should be read in the context of the provisions of the Act.

In particular, We are complying with section 8 and Schedule 1 of the Act as regards proportionate remedies for breach by Our policyholder of their duty to make a fair presentation of the risk to Us.

In return, We are asking that You also comply with the Act as regards Your duty to make a fair presentation of the risk to Us.

## Your Policy Details

Effective Date	28/01/2021
Policy Expires	27/01/2022
Renewal Date	28/01/2022
Renewal Premium - (amount not subject to IPT)	£266.39
Renewal Premium - (amount subject to IPT)	£31.81
Insurance Premium Tax	£3.82
Total Premium due	£302.02

## Your Details

Policyholder	Cook and Associates
Address	Unit 15A Harris Business Park Hanbury Road, Stoke Prior Bromsgrove Worcestershire United Kingdom B60 4DJ

## Your Insurance Adviser's Details

Agency Number	92/0052470
Name	BN/Jukes Insurance Brokers
Address	63 Broad Street Bromsgrove Worcs

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B61 8LL  
United Kingdom

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## Cover

### Imports/Exports

#### SUBJECT MATTER INSURED

Exhibition Stands & Furniture

and/or similar interests all suitably and sufficiently packed and/or protected for transit.

**Specifically excluded from this insurance are Mobile Communications Equipment, Simms, Dimms, Microchips (unless forming part of a finished item), Microprocessors and/or similar items unless specifically agreed and described above as the Subject Matter Insured**

#### BASIS OF VALUATION

Imports/Exports	Cost, Insurance and Freight plus 10% (Plus Duty if declared)
Inter Company Movements	Replacement Cost
FOB Sendings	Invoice Cost to Customer

#### METHOD OF SHIPMENT AND LIMITS

The following limits override anything contained elsewhere in the Policy inconsistent therewith.

Any One Vessel / Aircraft / Road and/or Rail/Conveyance	£ 500,000
Any one Postal Sending	£ 5,000
Any One Location and/or Loss and/or series of losses in the ordinary course of transit	£ 2,000,000

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## Cover *continued*

### Inland Transits

#### SUBJECT MATTER INSURED

Exhibition Stands & Furniture

and/or similar interests all suitably and sufficiently packed and/or protected for transit.

**Specifically excluded from this insurance are Mobile Communications Equipment, Simms, Dimms, Microchips (unless forming part of a finished item), Microprocessors and/or similar items unless specifically agreed and described above as the Subject Matter Insured**

#### BASIS OF VALUATION

<b>Sold Goods</b>	Invoice Value to Customer excluding VAT
<b>Other Goods</b>	Replacement Costs less an allowance for fair wear, tear and depreciation
<b>Inter Company Movements</b>	Replacement Cost

#### METHOD OF SHIPMENT AND LIMITS

The following limits override anything contained elsewhere in the Policy inconsistent therewith.

<b>Any One Hauliers Vehicle</b>	£ 500,000
<b>Any One Own Commercial Vehicle</b>	£ 100,000
<b>Any One Private Car</b>	£ 10,000
<b>Any One Postal Sending</b>	£ 5,000
<b>Any One Location and/or Loss and/or series of losses in the ordinary course of transit</b>	£ 2,000,000

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## Cover *continued*

## Voyage / Rate Schedule

United Kingdom to / from:

Inland Transit within the United Kingdom  
 Western Europe  
 Eastern Europe  
 North America  
 Middle East  
 Far East, Australia, Indian Sub Continent  
 Rest of World

### Definition of Territories

United Kingdom	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Western Europe	Austria, Belgium, Denmark, Finland, Faroe Islands, France, Germany, Gibraltar, Holland, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Norway, Republic of Ireland, Portugal, Spain, Sweden and Switzerland.
Eastern Europe	Bulgaria, Cyprus, Czech Republic, Georgia, Greece, Hungary, Malta, Poland, Romania, Slovakia and Turkey.
North America	Bermuda, Canada, Hawaii and United States of America.
Middle East	Bahrain, Israel, Jordan, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.
Far East, Australia or the Indian Sub-Continent	Cambodia, China, Hong Kong, Indonesia, Japan, Laos, Malaysia, Mongolia, North Korea, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam, Australia, Fiji, New Zealand, Papua New Guinea, Solomon Islands, Tasmania, Tonga, Western Samoa, Bangladesh, Bhutan, India, Madagascar, Maldives, Mauritius, Myanmar, Nepal, Pakistan, Seychelles and Sri Lanka.
Rest of World	All countries in the world other than the above but excluding the countries listed under <b>Excluded Territories</b> as shown below.

### Excluded Territories

1. Afghanistan	13. Liberia
2. Angola	14. Nigeria
3. Armenia	15. Rwanda
4. Azerbaijan	16. Siberia
5. Democratic Republic of Congo	17. Somalia
6. Ethiopia	18. Sudan
7. Iran	19. Syria
8. Iraq	20. Tajikistan
9. Kazakhstan	21. Turkmenistan
10. Kosovo	22. Uzbekistan
11. Kyrgyzstan	23. Vojvodina
12. Lebanon	24. Yemen

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## Conditions

As per Aviva Cargo Policy Wording 7055.V.11  
Institute Cargo Clauses (A) CL382 01/01/2009  
Institute Cargo Clauses (C) CL 384 01/01/2009 applicable in respect of Packers' Premises  
Institute Cargo Clauses (Air) CL387 01/01/2009  
Institute War Clauses (Cargo) CL385 01/01/2009  
Institute War Clauses (Air Cargo) CL388 01/01/2009  
Institute War Clauses (Sendings by Post) CL 390 01/03/2009  
Institute Strikes Clauses (Cargo) CL386 01/01/2009  
Institute Strikes Clauses (Air Cargo) CL389 01/01/2009  
Institute and Joint Cargo Committee Clauses as detailed within the Policy Wording

### **ADDITIONAL CONDITIONS**

#### **Excess Clause**

The Insured shall bear the first £100 of each and every claim.

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## Definition of Words

The following words and expressions shall have the same meaning wherever they are used in the Policy or Schedule unless the context otherwise requires.

'Freight' shall mean where the subject matter insured is transported for a charge or other consideration and a Bill of Lading, Airway, CMR Note or other similar consignment note or transit document is issued. This definition does not include luggage, baggage or hand-luggage.

'Money' shall mean coin, bank and currency notes; postal and money orders, banker's drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money; postage, revenue national insurance and holiday with pay stamps; national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds and franking machine impressions; credit company sales vouchers, luncheon vouchers and trading stamps, VAT Invoices; pre-paid utility coins and cards, including telephone and mobile telephone cards.

'Own Vehicle(s)' shall mean commercial road vehicles owned and/or operated by the Assured principally used for the transportation of goods. This definition does not include Engineer's or Representatives road vehicles.

'UK' and 'United Kingdom' shall mean Great Britain, Northern Ireland and the Channel Isles.