

Your Freight Policy Schedule

Policy Reference: 25271566CXF



Your Policy Details

Schedule Number	2025-01
Produced On	16/10/2025
Effective Date	31/10/2025
Policy Expires	30/10/2026
Renewal Date	31/10/2026
Premium - (amount not subject to IPT)	£0.00
Premium - (amount subject to IPT)	£4,800.00
Insurance Premium Tax	£576.00
Total Premium Due	£5,376.00
	Minimum and deposit premium annually adjustable in accordance with the declaration clause within

Your Details

Policyholder	KEEDWELL KONNECT LIMITED
Address	Manor Farm Tarnock BS26 2SL
Business	Transport & Logistics Management

Your Insurance Adviser's Details

Agency Number	2800784
Name	CASTLEMEAD INSURANCE BROKERS LTD

Policy Wording

Aviva Marine Freight Policy BCIMM15774 05.2025

Occurrence Limit

The maximum limit of liability under this policy in respect of any one Occurrence is £500,000

Cover

Carriage Liabilities

Item C1

Geographical Limits	Zone 1
Conditions Incorporated	Road Haulage Association Conditions of Carriage
Method of Carriage	Subcontractors Vehicle only
Limit of Liability	£500,000 any one Vehicle
Estimated Charges	£7,500,000
Adjustment Rate	Non-Adjustable
Security Clause Applicable	Refer to Conditions

Item C2

Geographical Limits	Zone 1
Conditions Incorporated	Road Haulage Association Conditions of Carriage

The maximum standard contractual/statutory liability under item C2 of Carriage Liabilities insured above are amended to the following amount(s) where specified.

Specified customers and/or goods	Amended Limit	Measure
Non-Specified	£5,000	per tonne
Method of Carriage	Subcontractors Vehicle only	
Limit of Liability	£500,000 any one Vehicle	
Estimated Charges	Included in Item C1	
Adjustment Rate	Non-Adjustable	
Security Clause Applicable	Refer to Conditions	

Item C3

Geographical Limits	Zone 1
Conditions Incorporated	Road Haulage Association Conditions of Carriage

The maximum standard contractual/statutory liability under item C3 of Carriage Liabilities insured above are amended to the following amount(s) where specified.

Specified customers and/or goods	Amended Limit	Measure
Non-Specified	£10,000	per tonne
Method of Carriage	Subcontractors Vehicle only	
Limit of Liability	£500,000 any one Vehicle	
Estimated Charges	Included in Item C1	
Adjustment Rate	Non-Adjustable	
Security Clause Applicable	Refer to Conditions	

Item C4

Geographical Limits	Zone 1
Conditions Incorporated	Road Haulage Association Conditions of Carriage

The maximum standard contractual/statutory liability under item C4 of Carriage Liabilities insured above are amended to the following amount(s) where specified.

Specified customers and/or goods	Amended Limit	Measure
Non-Specified	£12,000	per tonne
Method of Carriage	Subcontractors Vehicle only	
Limit of Liability	£500,000 any one Vehicle	
Estimated Charges	Included in Item C1	
Adjustment Rate	Non-Adjustable	
Security Clause Applicable	Refer to Conditions	

Item C5

Geographical Limits	Zone 2
Conditions Incorporated	CMR Convention
Method of Carriage	Subcontractors Vehicle only
Limit of Liability	£350,000 any one Vehicle
Estimated Charges	Included in Item C1
Adjustment Rate	Non-Adjustable
Security Clause Applicable	Refer to Conditions

Item C6

Geographical Limits	Zone 1
Conditions Incorporated	Road Haulage Association Conditions of Carriage

The maximum standard contractual/statutory liability under item C6 of Carriage Liabilities insured above are amended to the following amount(s) where specified.

Specified customers and/or goods	Amended Limit	Measure
Coffe for Martin Carwardine & Co	£10,000	per tonne
Method of Carriage	Subcontractors Vehicle only	
Limit of Liability	£500,000 any one Vehicle	
Estimated Charges	Included in Item C1	
Adjustment Rate	Non-Adjustable	
Security Clause Applicable	Refer to Conditions	

SECTION SPECIFIC CONDITIONS:

The following apply just to this section

AMUKF - 1 EXCESS CLAUSE

You shall bear the first £350 of each and every claim under this Section.

AMUKF - 9 OPTIONAL EXTENSION TO COVER - TEMPERATURE CONTROLLED GOODS

It is hereby declared and agreed that this policy is extended to include Optional Benefit - Temperature Controlled Goods as contained within the body of the policy.

AMUKF - 10 OPTIONAL EXTENSION TO COVER - ERRORS AND OMISSIONS COMMITTED BY YOU

It is hereby declared and agreed that this policy is extended to include Optional Benefit - Errors and Omissions Committed by You as contained within the body of the policy.

AMUKF - 14 HAZARDOUS GOODS CLAUSE

It is a condition precedent to liability that dangerous / hazardous Goods are carried in compliance with all relevant regulations as below.

Conveyance	Regulation
Road Freight	International Carriage of Dangerous Goods by Road (ADR)
Rail Freight	International Carriage of Dangerous Goods by Rail (RID)
Sea Freight	International Maritime Dangerous Goods (IMDG)
Air Freight	International Air Transport Association Dangerous Goods (IATA) (DGR)

AMUKF FF - VEHICLE SECURITY – GENERAL HAULAGE

No claim will be admitted for theft or attempted theft when any Vehicle is Unattended unless all doors, windows and other points of access have been securely shut and locked with any security devices correctly set to operate and the keys removed from the Vehicle.

The onus of proving that the exact requirements of this Clause have been complied with shall rest with You.

This would allow for comfort breaks at any time of day as long as the vehicle is secured.

AMUKF FF - VEHICLE SECURITY – THEFT ATTRACTIVE GOODS

No claim will be admitted for theft or attempted theft of Theft Attractive Goods when any Vehicle is Unattended unless it was left unattended by the driver;

- a) during natural breaks;
and/or
- b) during meal breaks;

taken at the same premises as the Vehicle but for a period not exceeding forty five minutes in duration.

If the natural and/or meal break exceeds forty five minutes You will bear the first 20% of each and every claim arising out of any one Occurrence.

Subject to all doors, windows and other points of access been securely shut and locked with any security devices correctly set to operate and the keys removed from the Vehicle. The onus of proving that the exact requirements of this Clause have been complied with shall rest with You

AMUKF FF - CARRIAGE BY SUBCONTRACTORS CLAIMS

Any claims arising where Goods are in the possession, custody or control of Your Subcontractors or successive Subcontractors shall attach to this policy.

AMUKF FF - RHA FORCE MAJEURE EVENT

This policy extends to cover Your legal liability as a carrier or bailee where for commercial reasons You wish to accept a wider liability for physical loss or damage to Goods under RHA Conditions of Carriage 10. Liability for Loss and Damage item (c) (vi) - Force Majeure Event provided that:

- a) in respect of fire and storm only
- b) You have incorporated the conditions of contract carriage or trading as specified in The Schedule
- c) You have not agreed prior to the event giving rise to the claim to accept such wider liability
- d) the maximum amount payable in respect of any such claim is £500,000 any one Occurrence and £750,000 in the aggregate any one Period of Insurance

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Cover under this extension is granted on the understanding that You will endeavour to uphold the conditions of carriage or trading applying between You and Your customer and only the Chief Executive Officer or Managing Director of The Policyholder is authorised to exercise this option.

**Additional
Conditions**
(Applicable to
all sections)

AMUKF - 18 CLAIMS & LOYALTY REBATE CLAUSE

A profit commission of 15% will be paid to the Insured based on the net profit produced by the combined results of the policy identified by Our policy history records.

The profit commission will be first calculated three months after expiry of the first twelve months Period of Insurance and annually thereafter, subject to the policy being in force at that time or at the time of subsequent adjustments.

Credit Items

1. 80% of Net Premium
2. Recoveries on claims paid in calendar years which have been closed and profit commission calculated.

Debt Items

3. Claims paid and outstanding plus Surveyors fees and expenses less salvage and recoveries.
4. Deficit balance brought forward from previous profit commission statements up to a maximum of three consecutive years.

AMUKF FF - ADJUSTMENT CLAUSE

This policy is subject to a minimum and deposit premium of £4,800 (plus IPT) and is adjustable on expiry at the following rate(s) but only if the actual gross charges exceed the estimate by more than 10%.

Any adjustment premium is payable only on the turnover variance above this 10% threshold.

Rate - £0.064%

Estimated turnover utilised at renewal £7,500,000