

Insured

R G Bassett & Sons Limited
Transport House, Tittensor, Stoke on Trent, Stafford, ST12 9HD

Policy Number

HWK042530805

Period

0000 on 30 April 2025 to 2400 on 29 April 2026,
local time at the Assured's address as above

Schedule Number

01

Effective From

0000 on 30 April 2025,
local time at the Assured's address as above

Occupation

Haulage Contractors & Warehouse Keepers

Broker

The National Farmers Union Mutual Insurance Society Limited
Tiddington Road, Stratford-Upon-Avon, Warwickshire, CV37 7BJ
Tel: 020 7204 6000 Fax: 020 7204 6001

Issued by

NMU
6th Floor, 45 Church Street, Birmingham, B3 2RT
Tel: 0121 236 6550
*on behalf of Munich Re Syndicate Ltd (457 at Lloyd's),
pursuant to Binding Authority Agreement number B1097ABI251003*

In consideration of payment of the premium specified, Underwriters agree to indemnify the Insured against liability, expense, loss, or damage incurred in connection with their occupation as stated, in the manner and to the extent provided for herein.

Signed this 14 day of April 2025

Signed  **Danielle Champion**

NMU is a trading name of Munich Re Specialty Insurance (UK) Ltd
Registered in England, No. 1262636
Registered Office: Union, 2-10 Albert Square, Manchester, M2 6LW
Authorised and regulated by the Financial Conduct Authority (FRN 310539)

Premium

Subject to a non-refundable in-full non-adjustable premium payable at inception of £8,500.00 + £1,020.00 IPT.

The above premium has been calculated as per the Premium Basis detailed below. Underwriters reserve the right to charge additional premium should there be material changes to estimated charges, storage exposures, or limits.

You are reminded that failure to disclose material facts may result in avoidance of this Policy by Underwriters.

Insurance Premium Tax

Insurance Premium Tax £1,020.00

Premium Basis

| | Property in Transit Conditions and Liabilities | Limitation per tonne | Estimated charges | Adjustment rate | IPT applicable |
|-----------|---|-------------------------|----------------------|--------------------|-------------------|
| B 1 (1) a | RHA 2009 | £1,300 | £8,000,000 | N/A | Yes |
| B 1 (1) a | RHA 2009 uplifted | £5,000 | Included | N/A | Yes |
| B 1 (1) c | Statutory CMR | SDR8,330 | Included | N/A | No |
| B 1 (1) d | Conditions set aside | | | Included | |
| B 1 (2) | Liability for consequential loss | As applicable | | Included | |
| B 2 | Liability for third party containers | As applicable | | Included | |
| | Property in Storage Conditions and Liabilities | Limitation per tonne | Estimated charges | Adjustment rate | IPT applicable |
| B 1 (1) a | UKWA 2002 | £100 | Included | N/A | Yes |
| B 1 (1) d | Conditions set aside | | | Included | |
| | Other Cover | | | Premium | IPT applicable |
| B 3 | Defence Costs (approved by Underwriters) | | | Included | |
| B 4 | Goods under Lien | | | Included | |
| B 5 | Debris Removal (approved by Underwriters) | | | Included | |
| B 6 | General Average and Salvage Charges | | | Included | |
| | Own Goods and Equipment | | | Premium | IPT applicable |
| B 7 a | Sheets and Ropes | | | Included | |
| B 7 b | Own Goods | | | Included | |
| B 8 | Equipment | | | Included | |
| B 9 | Drivers' Personal Effects | | | Included | |
| | Extensions | | | Premium | IPT applicable |
| S 7 | Failure to Incorporate Conditions | | | Included | |
| S 8 | Errors and Omissions | | | Included | |

Applicable Conditions

NMU Haulage Wording (LIA/POL/HAU/1/6/16) (Rev.3), as appended to this schedule.
(Further copies are available on request.)

Policy-specific clauses and conditions appear in this Schedule. Such clauses are additional to the appended NMU Wording or, in the case of those bearing the same title as any within the NMU Wording, replace them.

Where this Wording or any clause within it is modified by this Schedule, or in the event of any other inconsistency, then this Schedule shall prevail.

Territorial Limits

The British Isles (as defined herein)

Coverage and Limits

Notwithstanding any particular limits shown below, the maximum amount payable under this insurance (including any extensions or endorsements) for all losses arising out of any one event shall be **£750,000**.

| | Property in Transit Conditions and Liabilities | Limitation per tonne | Limit any one vehicle | Limit any one event | Applicable excess |
|-----------|---|-------------------------|---------------------------|------------------------|----------------------|
| B 1 (1) a | RHA 2024 | £1,300 | £50,000 | £150,000 | £500 |
| B 1 (1) a | RHA 2024 uplifted | £5,000 | £130,000 | £260,000 | £500 |
| B 1 (1) c | Statutory CMR | SDR8,330 | £250,000 | £500,000 | £500 |
| B 1 (1) d | Conditions set aside | | £250,000 | £250,000 | £500 |
| B 1 (2) | Liability for consequential loss | As applicable | | £100,000 | £500 |
| B 2 | Liability for third party containers | As applicable | | £25,000 | £500 |
| D 1 | Inner limit for theft-attractive goods | As applicable | £40,000 | £40,000 | £500 |
| | Property in Storage Conditions and Liabilities | Limitation per tonne | Limit any one location | Limit any one event | Applicable excess |
| B 1 (1) a | RHA 2021 | Not insured | | | |
| B 1 (1) a | UKWA 2002 | £100 | £225,000 | £225,000 | £500 |
| B 1 (1) d | Conditions set aside | | £250,000 | £250,000 | £500 |
| | Other Cover | | Limit any one event | Maximum any period | Applicable excess |
| B 3 | Defence Costs (approved by Underwriters) | | Unlimited | Unlimited | £nil |
| B 4 | Goods under Lien | | £5,000 | £5,000 | £500 |
| B 5 | Debris Removal (approved by Underwriters) | | £10,000 | £10,000 | £500 |
| B 6 | General Average and Salvage Charges | | Unlimited | Unlimited | £500 |
| | Own Goods and Equipment | | Limit any one vehicle | Limit any one event | Applicable excess |
| B 7 a | Sheets and Ropes | | £5,000 | £5,000 | £500 |
| B 7 b | Own Goods | | £2,500 | £2,500 | £500 |
| B 8 | Equipment | | £2,500 | £2,500 | £500 |
| B 9 | Drivers' Personal Effects | | £500 | £500 | £250 |

| | Extensions | | Limit any one event | Maximum any period | Applicable excess |
|-----|-----------------------------------|--|---------------------|--------------------|-------------------|
| S 7 | Failure to Incorporate Conditions | | £250,000 | Unlimited | £500 |
| S 8 | Errors and Omissions | | £250,000 | £250,000 | £500 |

The extent of coverage is governed by the Policy Wording, and this Schedule and the Policy Wording shall be read together.

Storage Locations

| Location | Address | Inner Limit |
|-------------|--|-------------|
| R G Bassett | Transport House, Tittensor, Stoke on Trent, Stafford, ST12 9HD | £225,000 |

Policy-Specific Conditions

S1 Storage Conditions

Applicable to property in storage at a rental or under a contract of storage.

Exclusions

Unless specifically agreed in writing by Underwriters, this insurance does not cover

- i) theft unless occasioned by forced and violent entry to the premises;
- ii) mysterious or unexplained disappearance;
- iii) stocktaking shortages;
- iv) property in the open;*
- v) property in basements or below ground level.

* exclusion iv) property in the open does not apply to the following:

- i) storage of bread baskets, bags of aggregate and bags of rubber pellets;
- ii) storage of any property other than Theft-Attractive goods within trailers;

subject to third party security guards being present on site 24 hours a day.

Stillage

It is a condition precedent to your right to indemnity under this insurance that all property shall be stored a minimum of 10cm (4 inches) above floor level in premises owned by you or under your control, ***and that you must*** maintain a system whereby written instructions and periodic reminders requiring that all property shall be stored a minimum of 10cm (4 inches) above floor level shall be given to all third party operators of warehouses used by you for the storage of property.

S2 Own Vehicle Locking and Anti-Hitching Clause Amendment

In respect of Property in Trailers excluding Theft-Attractive Goods loaded and unattended at Transport House, Tittensor, Stoke on Trent, Stafford, ST12 9HD, section d) of the Own Vehicle Locking and Anti-Hitching clause is deleted with full effect, subject to third party security guards being present on site 24 hours a day.

S3 Hazardous Property &/or Goods Clause

Property &/or Goods classed as hazardous are deleted from 1. v) of the Excluded Goods List No.1 of the Policy Exclusions, provided always that all rules and regulations of all competent Authorities are complied with at all times by you.

S4 Palletforce Exclusion Clause

We will not pay any claims made in respect of Palletforce network traffic.

S5 **Condition C5 Subcontractors**

It is agreed that this condition is deleted from this policy and replaced as follows:

Subcontractors

It is a condition precedent to your right to indemnity under this insurance that you must ensure that all subcontractors

- 1) are fully insured and agree in writing to fully indemnify you for any loss, damage, liability or expense, and are financially able to do so if such insurance does not respond to any claim; **and**
- 2) do not accept a lesser liability than you; **and**
- 3) do not further subcontract unless they have ensured the same of their subcontractor and any successive subcontractor;

but the above conditions shall not apply

- a) to any sub-contractor acting as a shipping line, airline, railway or port operator; or
- b) where you have failed to comply with them, **provided always that:**
 - i) you maintain a system whereby written instructions and annual requests and reminders are sent to all subcontractors, to ensure compliance, **and**
 - ii) any failure to comply has resulted from a clerical or administrative error;

additionally, where required, by the CMR Convention or otherwise, **you must** ensure that a consignment note in proper form is passed to any subcontractor along with the property.

Subject always to the conditions, restrictions and exclusions herein or endorsed hereon, we will then only indemnify you to the extent that recovery from all subcontractors has been exhausted or has failed.

S6 **Sanction Limitation and Exclusion JC2010-014 (amended)**

This insurance does not provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.

Extensions**S7 Failure to Incorporate Conditions**

This insurance is extended to cover your liability where you have failed to successfully incorporate your trading conditions,

provided always that

- i) you have taken reasonable steps to ensure their incorporation, **and**
- ii) any failure to notify and incorporate the conditions has resulted solely from a clerical or administrative error.

S8 Errors and Omissions

Subject to the conditions, restrictions and exclusions herein or endorsed hereon, and in connection with your occupation as specified in the Schedule, this insurance is extended to indemnify you against your liability for claims made against you under your trading conditions during the policy period for damages, costs and expenses caused by your breach of duty by reason of any negligent act, negligent error or negligent omission, arising from failure to comply with instructions, faulty arrangements or clerical errors by you, your predecessors, any employee or sub-contractor in the course of the conduct of your occupation as specified in the Schedule;

but, we will not indemnify you for claims made:

- a) which arise from circumstances first notified to you prior to inception of this insurance;
- b) in respect of, fraudulent, criminal or malicious acts or omissions of you or your predecessors or any agent thereof, or by any person at any time employed by you or your predecessors;
- c) as a result of your insolvency;
- d) as a result of any inability to pay or collect any monies;
- e) by any Government Authority;
- f) as a result of defamation;
- g) as a result of death or disease of or bodily injury to any person;
- h) as a result of your acting as principal for the charter of the whole or part of any vessel or aircraft;
- i) for failure to comply with instructions to arrange insurance or for the inadequacy of such insurance;
- j) for loss of or damage to property;
- k) for liability as an employer to employees;
- l) for any professional advice given;
- m) for any fines or penalties relating to T-Forms and the like;
- n) for any increased limitation of liability under the applicable trading conditions, unless agreed by Underwriters;
- o) for breach of duty of care, where the claimant has no contractual relationship with you;
- p) for failure to comply with any Quota regulations or to make any Quota application.

S9 MARINE CYBER ENDORSEMENT

1. Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.
2. Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

LMA5403

11 November 2019

S10 COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, 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.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. 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
 - 2.2. 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
 - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

S11 Disclosure NoticeAbout NMU

"NMU" is an approved trading name of Munich Re Specialty Insurance (UK) Limited ("MRSI UK").

Munich Re Specialty Insurance (UK) Limited is registered in England: 01262636, Union, 2-10 Albert Square, Manchester, M2 6LW.

Munich Re Specialty Insurance (UK) Limited is a wholly-owned subsidiary of Munich Re Group.

Regulation

Munich Re Specialty Insurance (UK) Limited is authorised and regulated by the Financial Conduct Authority.

You can find more details on the <https://register.fca.org.uk>. MRSI UK's firm reference number is 310539.

Role

MRSI UK acts as an agent of the Underwriter under a delegated authority agreement, which allows it to agree cover, issue documents and handle claims and complaints on behalf of the Underwriter.

Details of the Underwriter and the delegated authority reference number are shown in this policy schedule. The Underwriter may be part of Munich Re group.

MRSI UK does not provide you with advice about this insurance product. If you are not sure whether this product meets your needs, please speak to your insurance broker. Their details are shown in this policy schedule.

Remuneration, Fees and Charges

MRSI UK does not charge you for arranging this insurance; it receives commission from the Underwriter, which is a percentage of the total annual premium.