

1 Business details

- A Business name of proposer

- B Full name(s) of principal or partners,
or limited company registration number (as applicable)

- C Full address

- D Telephone number

- E Business activities¹

- F Year established (and details of any change of ownership)

2 Trade Association Membership

Are you a member of the Road Haulage Association
or any other trade association or body? IRHA / OTHER / NONE

If OTHER, which?

3 Haulage Charges

What are your total annual charges made for haulage activities? EUR

¹ Note that NMU haulage liability insurances only cover against liabilities incurred in connection with your occupation as a road haulier – any other associated occupations should be insured under a more appropriate policy.

4 Haulage Conditions and Split of Charges

(please answer questions A – D below, but you may leave charges blank and move on to question 5 if cover is required for specified vehicles only)

A Do you trade under standard, recognised conditions of carriage? YES / NO

If YES, please give full details (specify issuing body and edition²), with charges split between own and subcontractors' vehicles

<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
IRHA 2002 conditions of carriage	EUR 1,100	EUR	EUR
IRHA 2008 conditions of carriage	EUR 1,800	EUR	EUR
CMR Convention	SDR 8,330	EUR	EUR

B Do you trade under standard conditions with increased monetary limitation? YES / NO

If YES, please give full details

<u>Customer or Commodity</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
		EUR	EUR	EUR

C Do you enter into any special contracts³ with particular customers or trade under any other (i.e. non-standard) conditions⁴? YES / NO

If YES, please give full details and attach a copy of each

<u>Customer or Commodity</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
		EUR	EUR	EUR

D Do you accept goods on any basis wider than A – C above? YES / NO

If YES, please give full details and attach copy conditions, if applicable

<u>Customer or Commodity</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
		EUR	EUR	EUR

² For example, Road Haulage Association 1998 conditions of carriage.

³ Including contractual (i.e. non-statutory) CMR.

⁴ For example, your own.

5 Specified Vehicles

(move on to question 6 if charges have been given at question 4)

If you operate five vehicles or fewer and require cover on a specified vehicle basis, please give full details

<u>Vehicle Make & Model</u>	<u>Reg. No.</u>	<u>Limit Required</u>
1)		EUR
2)		EUR
3)		EUR
4)		EUR
5)		EUR

What are your estimated annual payments to subcontractors?

If you have answered this question, please ensure that you have also answered questions 4A-D (other than charges) before moving on

6 Goods

A Please specify the main types of goods⁵ that you carry

B Do you ever knowingly carry hazardous goods? YES / NO

If YES, please give full details

<u>Customer & Commodity</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
		EUR	EUR	EUR

C Do you ever carry temperature-controlled goods? YES / NO

If YES, please give full details

<u>Customer & Commodity</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
		EUR	EUR	EUR

⁵ Note that certain theft-attractive goods (listed at page 8) are subject to an inner policy limit.

7 Subcontractors

Do you use subcontractors? YES / NO

8 Vehicles

A How many vehicles and trailers do you operate of the following types?

GVW<3.5T 3.5-7.5T 7.5-21T 21-38T GVW>38T Special Types Trailers

B Are any vehicles fitted with an alarm, immobiliser or tracking device? YES / NO

If YES, please give full details

9 Trailers

Is additional cover required for trailers owned or operated by or hired or leased to you? YES / NO

If NO, please move on to question 10

If YES, do you require detached/unattached cover only? YES / NO

Now, please give full details

Your Own Trailers

<u>Make</u>	<u>Type</u>	<u>Serial Number</u>	<u>Value</u>
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Third Party Trailers (for which you are responsible)

<u>Average Number in Use</u>	<u>Maximum Value of Any One</u>	<u>Total Value</u>
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10 Drivers

Do you use agency drivers? YES / NO

If YES, what percentage of your total traffic and what type of goods is carried by agency drivers?

11 Territorial Limits

- A Do you operate solely within Ireland and the UK? YES / NO
If YES, please move on to question 12
- B Do you operate solely within Europe⁶? YES / NO
- C Do you ever operate in Italy? YES / NO
 If YES, please state total charges and detail the type of goods in relation to traffic to, from or through Italy
- D Do you operate solely within Wider Europe⁷, including Europe and the British Isles? YES / NO
- E Please specify all other countries in which you operate
- | <u>Country</u> | <u>Charges</u> |
|----------------|----------------|
|----------------|----------------|

⁶ Andorra, Austria, Belgium, Denmark, Finland, Faroe Islands, France, Germany, Gibraltar, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom.

⁷ Europe plus: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia, Slovenia.

12 Background

A Do you currently have an insurance policy of this type? YES / NO

If YES, who are your current insurers⁸?

B Has any insurer ever declined or imposed special terms on a proposal made by you or cancelled or refused to renew a policy held by you for this type of cover? YES / NO

If YES, please give full details

C Have you or any of the partners or directors ever been convicted of, charged with or received a Police caution for any criminal offence (other than a motoring offence punishable by a fixed-penalty fine)? YES / NO

If YES, please give full details

13 Other Material Facts

You should declare here (or on a separate sheet if necessary) any other material facts⁹, otherwise the policy may not respond to certain claims.

⁸ Name of insurance company, not broker.

⁹ Material facts are those which would influence our judgment in determining the premium or setting the terms of the policy or deciding whether to write it at all.

14 Claims Experience

Please provide a summary claims experience, and detail any claims in excess of EUR1,000 (if no claims in any given year, state "None")

<u>Policy Year</u>	<u>Number of Claims</u>	<u>Amount Paid</u>	<u>Outstanding</u>
Expiring			
Previous			
Previous			
Previous			
Previous			

15 Commencement

When do you require cover to commence?

16 Declaration

A Form completed by _____ (print name)

B Form signed by _____ (print name)

C Position held _____

I have read and checked this proposal for completeness and accuracy. To the best of my knowledge and belief, I confirm that the information given is complete and accurate.

I confirm that I am duly authorised by the proposer to make this declaration.

D Signature _____

E Date _____

Northern Marine Underwriters Limited
 Registered in England, Number 1262636
 Registered Office: Goodbard House, 9 Infirmary Street, Leeds, LS1 2JP
 Authorised and regulated by the Financial Conduct Authority

Policy Summary – for information and reference only

Subject to limits, conditions and exclusions, the policy covers loss, damage, expense and liability incurred in relation to the insured's activities as a haulier.

Some conditions are to be precedent to liability – which means that claims may not be paid if these conditions have not been complied with.

Excesses apply to most sections of the policy.

A Introduction – legal and administrative matters

B The cover provided

1	Liability for loss, damage & consequential loss.....	i) under your trading conditions;
2	Containers belonging to third parties	ii) under the CMR Convention;
3	Legal costs and expenses in defending claims	iii) at Common Law;
4	Third party goods under lien	
5	Debris removal and mitigation costs	
6	General Average and Salvage charges	
7	Your own goods including sheets and ropes	
8	Your equipment for handling/loading goods	
9	Your drivers' effects (in your vehicles)	

C Conditions precedent to liability

1	Trading under approved conditions	
2	Vehicle maintenance and other precautions	i) audio, visual, audio visual equipment or accessories, including all such portable or hand-held devices;
3	Taking care of goods	ii) photographic equipment, lenses; components, parts or accessories;
4	Own vehicle locking and anti-hitching	iii) computer equipment, components, parts or accessories and associated software;
5	Ensuring subcontractors pay their claims	iv) laptop and handheld computers, portable electronic games, PDAs and the like and associated software;
6	Taking references for employees	v) mobile telephones, components, parts or accessories;

D General conditions

1	Inner limit for theft-attractive goods.....	vi) clothing, apparel or footwear;
2	Policies in joint names	vii) jewellery, watches or perfumes;
3	Your conduct and licensing	viii) non-ferrous metals in raw, scrap or ingot form;
4	Termination for fraud	ix) precious stones or metals;
5	The Contracts (Rights of Third Parties) Act	x) prescription pharmaceutical products;
		xi) processed tobacco or tobacco products;
		xii) spirits or fortified wines;

E Exclusions

1	Certain goods.....	i) passports, documents, monies of every description, securities, negotiable documents or instruments, deeds, bonds, bullion, precious metals and stones, jewellery, tickets, stamps, pre-pay vouchers, credit, charge debit or fuel cards;
2	War and similar risks	ii) goods forming in whole or part any household, factory or office removal;
3	Certain CMR and similar liabilities	iii) goods being towed using their own axle;
4	Deterioration	iv) trailers, unless mounted upon another vehicle and being carried for reward or noted as covered in the Schedule;
5	Delay and consequential loss	v) goods classified as hazardous by regulatory authorities;
6	Theft from storage, unless forcible entry/exit	vi) living creatures;
7	Date recognition failure of computer systems	
8	Your insolvency	
9	Your fraud	
10	Contamination	

F Service standards you can expect from us

G Claims procedures

H Definitions of standard policy terms

This summary is for information only and is not intended to form part of your proposal or any contract.

A specimen copy of the policy is available on request.