

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 Year established (and details of any change of ownership)

2 Trade Association Membership

Are you a member of IIFA or any other
trade association or body?

IIFA / IRHA / UKWA
OTHER / NONE

If OTHER, please state which?

For all, please give your membership number(s)

3 Freight Charges

What are your total annual charges made for: forwarding? EUR
storage? EUR
haulage? EUR
other services? EUR
(please give details of these, and see questions 5 – 7)

4 Trading Conditions and Split of Charges

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

If YES, please give full details (specify issuing body and edition), with charges split between own and subcontracted operations, where applicable

<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Own Charges</u>	<u>Subcontracted</u>
IIFA 1996 conditions	SDR 2,000	EUR	
IRHA 2002 conditions of carriage	EUR 1,100	EUR	EUR
CMR Convention	SDR 8,330	EUR	EUR
UKWA 2006 conditions of storage	EUR 127	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 contracts¹ with particular customers or trade under any other (i.e. non-standard) conditions (e.g. your own)? 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

¹ Including contractual (i.e. non-statutory) CMR.

5 Operations

Please specify all the Operations that you perform and for which you require cover², and the territorial scope of each:

<u>Operation</u>	<u>Territory</u> (e.g. Ireland & UK ³ , Europe ⁴ , Wider Europe ⁵)
1) Freight Forwarding	
2) Road Haulage	<i>(delete if not applicable)</i>
3) Warehousing	<i>(delete if not applicable)</i>
4) Pick and Pack	<i>(delete if not applicable)</i>
5)	
6)	
7)	
8)	

6 Bills of Lading, Air Waybills and Combined Transport Documents

Do you issue House Bills of Lading, House Air Waybills, FIATA Bills of Lading, or any other Combined Transport document? YES / NO

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

7 T-Forms

Do you ever give T-Forms, Community Transit or TIR System Documents, Single Administrative Documents, or any other Customs Guarantees? YES / NO

If YES, please give full details

² Some Operations or liabilities may not be insurable under this type of Insurance.

³ The United Kingdom of Great Britain and Northern Ireland, including its offshore islands, plus the Isle of Man and the Channel Islands.

⁴ "UK" plus Andorra, Austria, Belgium, Denmark, Finland, Faroe Islands, France, Germany, Gibraltar, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden and Switzerland.

⁵ "Europe" plus: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia.

8 Goods

A Please specify the main types of goods⁶ that you specialise in

B Do you ever knowingly carry or store 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 or store 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

9 Incorporation of Conditions

What steps will you take to incorporate your trading conditions into contracts with your customers⁷?

- | | | |
|---|--|----------|
| 1 | Sending copy conditions to all new customers | YES / NO |
| 2 | Notification on collection and delivery documents | YES / NO |
| 3 | Notification on letterheads and e-mails | YES / NO |
| 4 | Notification on invoices and statements | YES / NO |
| 5 | Periodic notification mailings (if YES, state frequency) | YES / NO |
| 6 | Notification on web site | YES / NO |
| 7 | Other (please detail) | |

⁶ Note that certain theft-attractive goods (listed at page 9) are subject to an inner policy limit.

⁷ Note that it is a condition precedent to liability that conditions should be actively incorporated into contracts; therefore (1) to (4) should be considered the absolute minimum.

10 Subcontractors

- A Do you use subcontractors for carriage by road? YES / NO
If NO, please move on to question 11
- B Will you require⁸ those subcontractors to accept the same liability as you do? YES / NO

11 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

12 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 13
- 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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⁸ Note that it is a condition precedent to liability that subcontractors do not accept a liability less than your own and agree to indemnify you for loss or damage that they cause and that they are adequately insured.

13 Drivers and Other Employees

- A Will you take up references⁹ for all those who will be employed in the future? YES / NO
 If YES, will this be in writing? YES / NO
- B 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?

14 Cabotage

Do you undertake Cabotage¹⁰? YES / NO

If YES, please give full details below and attach copies of the relevant authorisation and the applicable trading conditions

<u>EU Member State</u>	<u>Conditions</u>	<u>Limitation per tonne</u>	<u>Charges</u>
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15 Storage

Do you require cover for storage activities? YES / NO

Storage cover will be subject to additional, risk-specific policy conditions and exclusions.

If NO, please move on to question 17

16 Storage Locations

Please list all storage locations and the monetary limit required at each

<u>Operator</u>	<u>Full Address</u>	<u>Limit Required</u>
		EUR

You will be asked to complete a short questionnaire in respect of each location.

⁹ Note that it is a condition precedent to liability that satisfactory references be obtained before employees are entrusted with goods or administration.

¹⁰ Properly authorised domestic haulage wholly within European Union member states other than Ireland and the United Kingdom.

(As at 1 January 2007, the EU comprised 27 states: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.)

17 Background

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

If YES, who are your current insurers¹¹?

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

18 Claims Experience

Please provide a summary claims experience, and detail any claims in excess of €1,500 (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			

19 Commencement

When do you require cover to commence?

¹¹ Name of insurance company, not broker.

20 Declaration

The proposer must ensure that they make a fair presentation of the risk when proposing for this insurance, and so they must check that the information in this Proposal Form is correct. The proposer must also make a fair presentation of the risk when renewing or varying the insurance.

A fair presentation is one where they:

- Clearly disclose every material circumstance which is known or ought to be known by the proposer, or which is sufficient to prompt insurers to make further enquiries;
- Make disclosure in a manner which is reasonably clear and accessible; and
- Ensure that every material representation as to a matter of fact is correct, and every material representation as to a matter of expectation or belief is made in good faith.

If the proposer is in any doubt as to whether to disclose something then it is normally better to disclose it, but they should consult with their insurance broker if they have any questions as to the presentation.

Failure to make a fair presentation may lead to:

- The voidance of any insurance effected, resulting in no claims being met; or
- Different terms being imposed, which might mean an increased premium, excess or reduced cover; or
- The reduction of the amount of a claim payment.

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

NMU (Specialty) Ltd

Registered in England, Number 1262636

Registered Office: The Exchange, New York Street, Manchester, M1 4HN

Authorised and regulated by the Financial Conduct Authority

**For information and reference only
and not forming part of the proposal or contract of insurance**

Subject to limits, conditions and exclusions, the policy covers loss, damage, liability or expense incurred only in relation to the insured operations.

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 Cover against liabilities

- 1 Third party property, bailed to you.....
- 2 Issuing carriage documentation
- 3 Containers belonging to third parties
- 4 Debris removal
- 5 Mitigation costs
- 6 Errors and Omissions
- 7 General Average and Salvage charges
- 8 Legal costs and expenses in defending claims
- 9 Third party goods under lien

- i) under your trading conditions;
- ii) under the CMR Convention;
- iii) at Common Law;

C Cover for own goods and equipment

- 1 Your own goods including sheets and ropes
- 2 Your equipment for handling/loading goods
- 3 Your drivers' effects (in your vehicles)

D Conditions precedent to liability

- 1 Trading under approved conditions
- 2 Vehicle maintenance and other precautions
- 3 Taking care of goods
- 4 Taking references for employees
- 5 Ensuring subcontractors pay their claims
- 6 Own vehicle locking and anti-hitching

- i) audio, visual, audio visual equipment or accessories, including all such portable or hand-held devices;
- ii) photographic equipment, lenses; components, parts or accessories;
- iii) computer equipment, components, parts or accessories and associated software;
- iv) laptop and handheld computers, portable electronic games, PDAs and the like and associated software;
- v) mobile telephones, components, parts or accessories;
- vi) clothing, apparel or footwear;
- vii) jewellery, watches or perfumes;
- viii) non-ferrous metals in raw, scrap or ingot form;
- ix) precious stones or metals;
- x) prescription pharmaceutical products;
- xi) processed tobacco or tobacco products;
- xii) spirits or fortified wines;

E General terms

- 1 Inner limit for theft-attractive goods.....
- 2 Policies in joint names
- 3 Termination for fraud
- 4 The Contracts (Rights of Third Parties) Act

F Exclusions

- 1 Your conduct and licensing
- 2 Your fraud
- 3 Your insolvency
- 4 Certain goods.....
- 5 War and similar risks
- 6 Confiscation
- 7 Cyber attack
- 8 Date recognition failure of computer systems
- 9 Sonic boom
- 10 Delay and consequential loss
- 11-16 Certain CMR and similar liabilities
- 17 Deterioration
- 18 Contamination
- 19 Chartering, etc. of ships and aircraft
- 20 Currency fluctuations
- 21 Contribution to other insurances

- a) bullion, bonds, securities, negotiable documents or instruments, deeds, passports, documents, monies of every description, tickets, stamps, pre-paid vouchers or cards, credit, charge, debit or fuel cards;
- b) goods forming in whole or part any household, office or factory removal;
- c) goods being towed using their own axle;
- d) trailers, unless mounted upon another VEHICLE and being carried for reward or noted as covered in the Schedule;
- e) goods classified as hazardous by regulatory authorities, unless YOU and any driver to whom such goods are entrusted are properly licensed and trained in their handling and carriage AND all applicable rules and regulations are complied with at all times;
- f) living creatures;

G Service standards you can expect from us

H Claims procedures

I Definitions of standard policy terms

A specimen copy of the policy is available on request.