

Goods in Transit Section

Definitions applicable to this Section

Conveyance

means the method of transporting the **property** as stated in the **appendix**

Property

means goods or merchandise related to **your business** which **you** own or for which **you** are responsible unless **we** state otherwise in the **appendix**

Goods in Transit Section

Insurance Provided

Damage to **property** whilst in **transit** within the **territorial limits** by any **conveyance**

Limit of Liability

Our liability any one **event** under this Section will not exceed the Limit of Liability stated in the **appendix** or Limit stated in any Extension

Extensions

The terms Conditions and Exclusions of this **policy** or Section apply to these Extensions

Where no Limit or maximum liability is stated in the Extensions the Section Limit of Liability applies

Clothing and personal effects

This Extension provides insurance for **damage** caused by or following accident to the **conveyance** vehicle and or trailer to any item owned worn or carried by a director partner or **employee** whilst in **transit** and going about **your business**

Our maximum liability is £500 any director partner or **employee**

Tarpaulins Sheets Ropes

This Extension provides insurance for **damage** to tarpaulins sheets ropes securing chains packing materials dunnage and toggles owned by **you** or for which **you** are responsible provided that **damage** is caused whilst such **property** is in use on the **conveyance** vehicle and or trailer owned or operated by **you**

Tools and Travellers' Samples

This Extension provides insurance for **damage** to directors partners or **employee** tools and samples on the **conveyance** vehicle and or trailer

Our maximum liability is £500 per vehicle and or trailer unless **we** state otherwise in the **appendix**

Exclusions additional to the **policy** Exclusions

We will not indemnify **you** for

- 1) **damage** caused by
 - 1.1) inherent vice latent defect gradual deterioration wear and tear frost faulty or defective design or materials
 - 1.2) disappearance or unexplained or inventory shortage
 - 1.3) corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or insects
 - 1.4) the deterioration of **property** whilst in **transit** in frozen chilled or insulated condition due to variations in temperature unless directly consequent upon fire malicious persons theft or attempted theft and or accident to the **conveyance**
 - 1.5) or with **your** connivance or any partner director or **employee of yours**
 - 2) **damage** due to
 - 2.1) insufficient or faulty packing loading stowing wrongful addressing labelling or delivery
 - 2.2) delay or loss of market or other subsequent or inevitable loss of any kind
 - 3) **damage** to
 - 3.1) jewellery or watches
 - 3.2) precious metals precious stones or articles composed of such materials
 - 3.3) wines spirits perfumes tobacco products or furs
 - 3.4) deeds documents manuscripts or plans
 - 3.5) computer equipment and data carrying materials
 - 3.6) plasma screens mobile phones digital cameras or DVD players
 - 3.7) livestock
 - 3.8) explosive goods
 - 3.9) bullion
 - 3.10) **money**
- unless **we** state otherwise in the **appendix**
- 4) **damage** to
 - 4.1) china glass or earthenware
 - 4.2) pictures paintings works of art plasterwork or statuary marble

4.3) scientific instruments of any kind

unless caused by fire malicious persons theft or attempted theft and or accident of the **conveyance** vehicle and or trailer and or an object falling onto the **conveyance** vehicle and or trailer

- 5) **damage to property** in or on soft-topped or open-topped or open-sided or curtain-sided **conveyance** vehicles and or trailers owned or operated by **you** or in **your** care custody or control if caused by storm flood or theft or attempted theft unless the **conveyance** vehicle and or trailer is stolen at the same time
- 6) the **excess** amount stated in the **appendix**

Conditions additional to the policy Conditions

Average (underinsurance)

If the value of the **property** on any one **conveyance** shall at the time of the **damage** be collectively greater than the Limit for any one **conveyance** stated in the **appendix** then **you** will be considered as being **your** own insurer for the difference and shall bear a rateable share of the **damage** accordingly

Claims (action by **you**)

It is a **condition precedent** to **our** liability to indemnify **you** in relation to any claim for **damage** under this **Goods in Transit Section** that in the **event** of **damage** **you** will

- 1) notify **us** immediately of any **event** which might give rise to a claim
- 2) hold liable any responsible carrier bailee or other third party in accordance with their particular terms of trade

Debris removal

We agree to pay the costs and expenses necessarily incurred by **you** with **our** consent in

- 1) removing debris and or **damaged property**
- 2) dismantling and or demolishing the **damaged property**
- 3) shoring up and or propping
- 4) the transfer of the **property** from one **conveyance** to another following an accident to the original **conveyance** where there has been **damage** to the **property** or there would have been but for the action taken to prevent **damage** to the **property** which is recoverable under this Section

but excluding

- a) any expense incurred in consequence of or to prevent or mitigate **pollution or contamination** or any threat or liability thereof
- b) the cost of removal of the **property** from any **conveyance**
- c) costs incurred in respect of obligations under pollution statutes or the actions of Governmental or other executive body

Our maximum liability is £10,000 or 20 % of the **property** Item stated in the **appendix** whichever is the greater any one loss

Own vehicle security

We will not be liable for **damage** caused by malicious persons and or theft or attempted theft whilst the **property** is on or contained in any **unattended conveyance** vehicle and or trailer owned or operated by **you**

- 1) unless at the time of being left loaded and unattended
 - 1.1) all doors and openings are locked
 - 1.2) the ignition and any other security keys are removed
 - 1.3) windows and other means of access adequately and properly secured
 - 1.4) any audible alarm and or immobiliser is set in operation
 - 1.5) whenever possible the **property** is kept in the boot or secure compartment of an **unattended conveyance** or where no boot or secure compartment exist the **property** must be covered over and hidden from view

and

- 2) during these periods
 - 2.1) after the completion of the driver's working day
 - 2.2) between the hours of 21.00 hours or when the **conveyance** vehicle and or trailer was last occupied whichever is the earlier and until the **conveyance** vehicle and or trailer is first used or 06.00 hours whichever is the later
 - 2.3) on non-working days

unless the **unattended conveyance** vehicle and or trailer is

- a) garaged in a fully enclosed and securely locked building
- b) in a secure park which provides 24 hour human surveillance and perimeter gates and other entrances locked
- c) in a public car park while under surveillance by the driver or other responsible person authorised by **you**

or when the **property** is removed from the **unattended conveyance** vehicle and or trailer to a private dwelling house or hotel room or securely locked building and **damage** is caused by malicious persons and or theft or attempted theft from the private dwelling house or hotel room or securely locked building