

# "Proof of Insurance"

31st August 2022

### To Whom It May Concern

We are Insurance Brokers for **Palletforce Ltd** and manage their insurance arrangements and claims handling for goods moved via its network of members across the UK & Europe.

Goods are covered by Royal & Sun Alliance under policy number RKK519426 which runs 1<sup>st</sup> September 2022 to 31<sup>st</sup> August 2023.

Conditions of Carriage / Type of Work Covered	Maximum Sum Insured
RHA Conditions Amended to £5,000 per ton*	£500,000
UK & Continental CMR (8.33 SDR's per kilo)*	£500,000
Subcontracted Work	£500,000
RHA Storage Conditions	£500,000

<sup>\*</sup> If your contract conditions limit your liability to less than this (e.g. standard RHA conditions at £1,300 per ton) then the lower of the amounts will be used in any claims settlement.

Yours faithfully

Scott Jarvis Broking Director

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All of the details stated are subject to the full terms and conditions of the policy wording, a copy of which is available upon request. The information given is a summary of cover in force at the time of writing and does not reflect any changes that may occur during the year (cancellation or mid-term alterations). We therefore provide this information in good faith and we cannot accept any liability whatsoever for any negligent act, error or omission which may result in any recipient of this summary suffering loss, damage or expense.

<sup>\*</sup>Increased cover limits are available up to £25,000 per ton or per pallet under both RHA & CMR movements, subject to evidence of the uplift prior to commencement of a journey and payment of the respective additional premium.

<sup>\*</sup>An inner limit of £150,000 for high risk or thief attractive cargo applies when carried by members/partners of the network.

## **Definitions of High Risk & Thief Attractive Cargo**

### **High Risk Cargo**

- Precious metals and/or stones and/or articles made of or containing precious metals and/or stones
- living creatures
- watches with a retail value exceeding 250 SDRs each
- processed tobacco and/or tobacco products
- mobile telephones, smart phones, electronic organisers, palm-top computers (but not laptop, tablet and/or slate computers) and/or similar equipment
- microchips, microprocessors, memory in component form and central processing units and/or similar

#### **Thief Attractive Cargo**

- Bottled perfumery
- Bottled spirits
- Clothing and/or footwear
- Televisions, digital cameras, audio visual equipment, games consoles and/or associated pre-recorded media
- Computer equipment (including laptop and/or tablet and/or slate computers) and/or components, associated software, electrical and/or electronic accessories
- Non-ferrous metals but not articles made of or containing precious metals

#### **Key Exclusions**

- Natural Deterioration of Goods
- Defective or Inadequate Packaging
- Excluded Goods e.g. Cash, Bonds, Living Creatures, Dangerous Goods
- Fines & Penalties
- Loss of Market Value from Late Delivery
- Mechanical or Electrical breakdown
- Terrorism, War, Government & Nuclear Risks
- Direct or Indirect Losses from Communicable Diseases