



# Freight Liability Policy summary



**This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Freight Liability Policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.**

## Type of insurance and cover

This policy is for those carriers involved with carrying, storing, or facilitating the movement of third party goods by insuring them for their legal responsibility, if they are deemed liable under a contractual agreement for physical loss of or damage to any consignment.

The standard duration of this insurance contract is 12 months.

## Significant features and benefits

Single policy and succinct, clear schedule for any combination of Warehouse Keeper, Haulier or Freight Forwarder.

Up to £100,000 limit when knowingly carrying thief attractive goods. No limit if unwittingly carrying thief attractive goods.

Includes cover for sub-contracted work and no specific requirements for agency drivers.

Includes storage in the ordinary course of transit.

Optional extensions available for Errors & Omissions, Trailer cover and Temperature controlled goods.

Standard £75,000 limit for third party property including containers, trailers etc.

£500,000 limit for any one occurrence where the contract conditions are set aside by a court of law.

Includes own goods up to £10,000 for sheets, ropes, etc and up to £500 for driver's own personal effects.

Own vehicle security clause automatically offers co-insurance in the event of non-compliance.

No proposal form is required.

## Significant and unusual exclusions or limitations

You must ensure we are notified of all contract conditions you are utilising.

This policy does not cover contractual liability arising from various instances, such as failure to meet agreed service standards, delivery time/date etc.

You must secure written confirmation that a sub-contractor has accepted no less liability than yourself and has insurance to cover his liabilities.

Some goods are entirely excluded from this policy. We define exactly what goods are not covered. The list includes living creatures, money, fine arts and precious metal amongst others.

Excludes liability arising from household, office, factory or similar removals.

Unattended, detached trailers should have an anti-hitching device fitted. Your own vehicles with loads left overnight should adhere to our security clause.

## Cancellation Rights

This policy does not entitle you to a cooling-off period.

## Claims

In the event of damage to goods which may result in a claim, immediate notice must be given to: Marine Cargo Claims Dept, Zurich Global Corporate UK, 4th Floor, 3 Minster Court, Mincing Lane, London, EC3R 7DD.

Tel: +44 (0)207 648 3460. Fax: +44 (0)207 648 3330.  
email: CargoClaims@zurich.com

## Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on **020 7892 7300** or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

### Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

### How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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