

MGAM

MGAM
COURIER
INSURANCE
POLICY
SUMMARY

COURIER INSURANCE POLICY SUMMARY

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

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|---------------------|---|
| INSURER | Sections A and B 100% Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392). Section C 100% Travelers Insurance Company Limited a company registered in England and Wales (Company No: 01034343). |
| POLICY NUMBER | As stated in the policy schedule. |
| PERIOD OF INSURANCE | As stated in the policy schedule. |

COVERS AVAILABLE

Section A - Employers' Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for injury to an employee arising in the course of his employment by you and happening during the period of insurance.
The limit of indemnity is shown in the policy schedule.

Section B - Public Liability.

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising in the course of your business and happening during the period of insurance.
The limit of indemnity is shown in the policy schedule.

Section C - Goods in Transit.

We cover:

- 1) sums for which you are liable under the CMR Convention at 8.33 Special Drawing Rights per kilo for goods.
- 2) Goods for which you have accepted a contractual liability for full responsibility
- 3) contingent liability cover for goods in the custody or control of sub-contractors but the benefit of this insurance shall not pass to any sub-contractor.
- 4) Cabotage – liability as under Cover (2) above. However, our maximum liability to you in respect of any such loss shall be limited to £50,000 or the vehicle's load limit, whichever is the lesser.
- 5) liability as per the conditions of carriage for TNT, Fed Ex, Parcelforce, DHL, Yodel, Amazon and UK Mail at the time of transit.

The limits of liability are shown in the policy schedule.

EXTENSIONS

Employers' Liability

Extension 1 Unsatisfied Court Judgements.

Public Liability

Extension 7 Movement of Obstructing Vehicles.

Extension 8 Overseas Personal Liability.

Employers' and Public Liability

Extension 4 Cover for Other Persons.

Extension 9 Manslaughter and Culpable Homicide.

Goods in Transit.

Extension 1 Common law contingency cover.

Extension 3 Errors and Omissions.

SIGNIFICANT LIMITATIONS

Employers' Liability

The maximum limit in respect of asbestos or terrorism or offshore activity claims will not exceed £5,000,000.

SIGNIFICANT AND UNUSUAL EXCLUSIONS

Employers' Liability

Exclusion 2 Offshore Work other than to the extent required by compulsory insurance regulations.

Public liability

Exclusion 5 Damage to property belonging to you or in your care, custody or control.

Goods in Transit

Exclusion 2 Household, office or industrial goods and property during removal or storage.

Exclusion 8 Your liability under Articles 7(3), 21, 24, 26 or 40 of the CMR Convention.

CANCELLATION

In the first year of this insurance you may cancel this insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract (whichever date is the later) and receive a full refund of the premium paid providing there have been no claims either paid reported or outstanding. You may cancel the insurance at any time after this 14 day period but we reserve the right not to allow a return of premium.

To exercise your right to cancel please contact the insurance broker or intermediary who arranged this cover for you.

CLAIMS PROCEDURE

All claims under this insurance are to be notified to us using one of the following methods and quoting the policy number:

Sections A and B:

Write to: Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.

Telephone: 01908 302011

E-mail: convexclaims@broadspiretpa.co.uk

Section C:

Please contact the **Coverholder** or the insurance broker who arranged the insurance for **You** or contact us on 0800 587 8388 or email **Us** at reportclaim@travelers.com, quoting **Your** policy number. Please also refer to **Our** on-line guidance on how to make a claim which can be found at www.travelers.co.uk

It will assist if **You** have details of **Your Policy** and cover available when telephoning.

COMPLAINTS PROCEDURE

Sections A and B:

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

In the first instance please contact your insurance broker or intermediary who arranged this insurance for you or contact the Coverholder using the details specified in the Schedule.

If your complaint is not resolved to your satisfaction please contact MGAM by email: complaints@mgamutual.com

Details of any internal complaint-handling procedures are available on request.

If you remain dissatisfied after MGAM have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) using the details shown below.

Section C:

Our promise to you

- We will acknowledge complaints promptly
- We will investigate quickly and thoroughly
- We will keep you informed of progress
- We will do everything to resolve your complaint fairly
- We will learn from our mistakes and use your feedback continually to improve our service

What to do if you have a complaint

If you have a complaint, please contact us on 0203 207 6000 or email us at CustomerRelations@travelers.com:

If you remain dissatisfied after we have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) using the details shown below.

For full information on your rights and how we will handle your complaint, please see our website:

<http://www.travelers.co.uk/documents/ComplaintsProcedure.pdf>

Financial Ombudsman Service

Contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

The FOS’s decision is binding upon us, but you are free to reject it without affecting your legal rights.

Accepting an award made by the FOS may affect your rights to subsequently take legal action.

Compensation Scheme

We contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance you may be entitled to compensation of up to 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Telephone: 0207 741 4100 or 0800 678 1100

or you can visit their website at www.fscs.org.uk