

Renewal Policy Schedule

Novas Policy Reference	CHR012033MOT
Insured	BIKE MOVER UK
Address	UNIT 12, SKIRSGILL BUSINESS PARK, PENRITH, REDHILLS, CA110FD
Period of Insurance	00:00HRS ON 09/03/2021 TO 23:59HRS 08/03/2022
Annual Premium	GBP 254.82
Insurance Premium Tax	GBP 30.58
Arrangement Fee	GBP 35.00
Total Premium	GBP 320.40

NUMBER OF VEHICLES INSURED UNDER THIS CONTRACT

1	Type of Operation:	Road Haulage / Recovery / Vehicle Delivery
---	--------------------	--

TERRITORIAL LIMITS

Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, British Isles, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City.

Excluding shipments to/from or within any of the OFAC Sanctioned Countries namely Iran, Cuba, Syria, North Korea or North Sudan, Crimea &/or Countries where legislation or sanctions prohibit the placing of insurance with Chubb European Group SE

COVER APPLICABLE UNDER THIS POLICY

OPERATION	INSURED/NOT INSURED	LIMIT OF INDEMNITY	
All Risks cover in respect of your own contracts	Insured	GBP 25,000	GBP 250
CMR	Insured	GBP 250,000	GBP 250
Towing Extension	Not Insured		

It is hereby noted and agreed that section 6 'Drivers' Personal Effects' shall extend to include cover for hand-held scanners used in connection with your business detailed in 'Operation' above. Limit of indemnity GBP 1000 – Excess GBP 75

THIS POLICY IS UNDERWRITTEN BY CHUBB EUROPEAN GROUP SE

This Schedule is to be read in conjunction with, and forms part of the accompanying Chubb Freight Liability Policy wording and any endorsements contained or attached therein. The Maximum Liability under this policy when bound shall not exceed the Policy Limit stated in this Schedule.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

CEG is subsidiary of a US parent and Chubb Limited (a NYSE listed company). The company is part of the Chubb Group of companies. Consequently, CEG is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit them from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea. Chubb European Group SE is supervised by the French Prudential Supervision and Resolution Authority.

OUR SERVICE

We have determined that the **Policy** offered is consistent with **Your** stated demands and needs but have provided only factual information about the product. **We** have not provided any advice or recommendation and **You** will need to make **Your** own decision on whether the **Policy** is suitable for **Your** individual circumstances.

REMUNERATION STATEMENT

Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

Fees

In addition, we have charged an arrangement fee of GBP 35 on this policy. An administration fee of GBP 15 will apply to any mid-term amendments requested by you.

If you cancel the policy prior to the expiry date, a cancellation fee of GBP 15 will apply and we will retain the commission earned when we placed the risk.



Renewal Policy Schedule

BASIS UPON WHICH THE PREMIUM IS CALCULATED

Level of cover Selected (Total Load Limit per Vehicle)	GBP 25,000
Number of Years you have been trading	3+ YEARS
Your Annual Turnover	60+K
Number of Claims in the last 3 years	0
Maximum number of Vehicles/items of plant your largest vehicle inc trailer can carry at any one time	3
Are you limiting cover to collection and delivery only?	YES
What is the heaviest vehicle (GVW) you can carry?	UP TO 3.5T
Carriage of standard private cars?	NO
Carriage of motorcycles?	YES
Carriage of commercial vehicles?	NO
Carriage of plant/machinery?	NO



Renewal Policy Schedule

ADDITIONAL WARRANTIES APPLYING TO THE WHOLE POLICY

1. NO COVER SHALL APPLY TO ANY VEHICLE FOR DAMAGE CAUSED AS A RESULT OF

- wear and tear, gradual deterioration, scratching and bruising
- damage caused by or attributable to mechanical, electrical &/or electronic breakdown, malfunction or failure of the towed vehicle
- damage to tyres by punctures, cuts or bursts
- loss or damage attributable to insufficient &/or malfunction of the tailgate light cluster

2. COLLECTION AND DELIVERY CLAUSE

No claim will be admitted under this policy in respect of any property which is collected or delivered without a signed collection or delivery note being obtained from the authorised sender or recipient of such property at the time of collection or delivery.

3. KEYS CLAUSE

It is a condition precedent to the liability of **insurers** to pay a claim hereunder that all **vehicles** being carried are fully closed and locked and all keys to those **vehicles** are kept on the driver's person or stored in a locked safe within the car transporter cab except when he/she is driving the **vehicles** onto or off the car transporter.

4. TOWING/LIFTING WARRANTY

All vehicles moved for which you are legally responsible shall be subject to the following terms, conditions, exclusions and/or warranties:-

- It is a condition precedent to liability that any claim submitted under this policy due to an incident arising whilst any motor vehicle is moved and/or moving under its own power shall be excluded.
- It is hereby declared and agreed that the loading & unloading of motor vehicles covered under this policy is carried out using a professional mechanical winch or vehicle crane or lift. It is a condition that all mechanical equipment used for loading and unloading is maintained and serviced within the manufacturers guidelines &/or has the relevant engineering inspection certificate

All vehicles moved under this policy by 'tow lift' / 'underlift' or 'rigid (or bar) tow' shall be subject to the following exclusions:-

- All claims for losses incurred by vehicles under 'soft tow' shall be excluded absolutely
- It is hereby declared and agreed that all vehicles moved under this policy shall be sufficiently packed &/or stowed &/or protected &/or protected for the rigours of transit
- All claims for mechanical &/or electrical &/or electronic breakdown or failure shall be excluded absolutely
- It is a condition precedent to liability that any operators of mechanical lifting/loading equipment have done the relevant manufacturers or appropriate training courses.

5. SECURITY WARRANTY

- We do not provide any cover for theft, attempted theft or malicious damage whenever Your Vehicle is left unattended unless it is kept in a locked building of substantial construction or in a locked compound surrounded by secure walls and/or fences **except** for comfort breaks taken for no longer than 90 minutes on the same premises as the vehicle. The onus of proof is on the Insured.
- It is agreed that being asleep in the cab **is deemed** to be attended.

Statement of Fact

This statement of fact forms part of your insurance contract with The Company as defined in your Policy and Schedule

Novas Policy Reference	CHR012033MOT
Insured	BIKE MOVER UK
Address	UNIT 12, SKIRSGILL BUSINESS PARK, PENRITH, REDHILLS, CA110FD
Period of Insurance	00:00HRS ON 09/03/2021 TO 23:59HRS 08/03/2022

NUMBER OF VEHICLES INSURED UNDER THIS CONTRACT

1	Type of Operation: Road Haulage / Recovery / Vehicle Delivery
----------	--

COVER APPLICABLE UNDER THIS POLICY

OPERATION	INSURED/NOT INSURED	LIMIT OF INDEMNITY	
All Risks cover in respect of your own contracts	Insured	GBP 25,000	GBP 250
CMR	Insured	GBP 250,000	GBP 250
Towing Extension	Not Insured		

It is hereby noted and agreed that section 6 'Drivers' Personal Effects' shall extend to include cover for hand-held scanners used in connection with your business detailed in 'Operation' above. Limit of indemnity GBP 1000 – Excess GBP 75

ASSUMED INFORMATION

In order to calculate your premium we have had to make some assumptions. If any of these assumptions are incorrect, please let us know and we will be happy to make any changes required. 1 to 3 below form part of these assumptions:

1. You have not accepted additional liabilities by agreement or contract with any third parties, suppliers or sellers
2. You do not have any employees working outside Great Britain Northern Ireland the Channel Islands or the Isle of Man on long term contracts for a period greater than three months.
3. You do not have any overseas representation

TERRITORIAL LIMITS

Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, British Isles, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City.

Excluding shipments to/from or within any of the OFAC Sanctioned Countries namely Iran, Cuba, Syria, North Korea or North Sudan, Crimea &/or Countries where legislation or sanctions prohibit the placing of insurance with Chubb European Group SE

WITHIN THIS STATEMENT OF FACT, THE FOLLOWING WORDS WILL MEAN:-

Principal refers to the Chairman or the Chief Executive or the Managing Director of the Proposer.

Proposer refers to the Parent or Holding Company, all Subsidiary Companies thereof, and all individuals proposing for this insurance.

All the information recorded in this document and the accompanying Schedule is material. Any supplementary information requested from Us, including but not limited to that asked by telephone or in any other form, or supplementary questionnaires, or exchanged between Us and ourselves may have also been material. Material information is all information that we consider essential for the assessment of:

1. Your eligibility for this insurance Policy
2. the terms and Conditions applying to your Policy
3. Your insurance premium

This document also includes some assumptions we have made about you and your business.

It is very important that you check this document and the accompanying Schedule carefully. If any information is incorrect please contact Us immediately. Please also consider whether there is any other material information known to you which could influence our assessment and acceptance of the risk. If you are unsure about the materiality of any facts you must bring them to our attention.

Failure to inform us of any inaccuracies in this document, or in the Schedule, or to disclose all material facts whether or not the subject of a specific question by us, may invalidate **Your contract of insurance or result in a claim being rejected.**

In addition, the following Statements are deemed to form part of the answers, statements, particulars and additional information on which insurers have based their offer of insurance

You confirm you or your directors or your partners have never:

- Been declared bankrupt or insolvent either as private individuals or in connection with any business?
- Been the subject of a county court judgement in respect of debt either as private individuals or in connection with any business?
- Been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any subsequent legislation and that you are unaware of any such incident that could give rise to such action?
- Been convicted of or charged with but not yet tried for a criminal offence other than a motoring offence?



You confirm you or your directors or your partners have never:

- Been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation or The Insolvent Companies (Reports on Conduct of Directors) (Scotland) Rules 1996
- Had an insurance contract cancelled or declared void or a claim repudiated or renewal refused due to breach of a policy condition or due to non-disclosure or mis-description or misrepresentation of a material fact?
- Had insurance cover restricted or cancelled or renewal refused due to non-compliance with risk improvement requirements?
- Been prosecuted under the Health and Safety at Work Act or similar legislation or had any disciplinary proceedings or investigation brought by any Regulatory Body (including the HSE) or been requested to attend an enquiry or tribunal?

You confirm you or your directors or your partners:

- Do not occupy premises outside Great Britain, Northern Ireland the Channel Islands or the Isle of Man.
- Comply with workplace, product safety and environmental legislation and have not been prosecuted under such legislation during the last five years

You confirm:

- That your Annual turnover does not exceed GBP 1,000,000
- That all Tachographs, whether Digital or Analogue are independently checked
- That all vehicle servicing is carried out by an adequately trained and competent person or a company employing such an adequately trained and competent person
- That the activity of the Business does not involve work in any territory other than the EEA and no more than 50% of the annual turnover, time or activities are outside of the United Kingdom.
- That payments to Bona Fide Sub Contractors (BFSC) do not exceed 20% of the disclosed annual turnover of the business
- That No Work is undertaken within High Risk Premises such as chemical works, gas works, oil refineries, power stations, nuclear installations or nuclear establishments other than collection and delivery only to non-process/clerical areas of such locations and turnover relating to this work does not exceed 50% of the annual turnover, time or activities undertaken.
- That you do not undertake work on or around offshore installations'
- That you do not undertake the carriage of Hazardous good classified as 1 and 7 as defined by the ADR regulations <http://www.hse.gov.uk/cdg/manual/classification.htm> and the carriage of other hazardous goods makes up no more than 50% of the annual turnover, time or activities of the Business
- That during the past 5 years, in respect of the insurances proposed, you have had no claims or incidents which could give rise to a claim.
- That you have never been involved in an incident that could give rise to a Pollution claim through the result of any escape of water or liquids or gases which have a known pollution exposure
- That you do not handle or store Asbestos or Asbestos Containing Materials and you do not hold an asbestos removal licence
- The business activities do not involve any additional activities not included in the profession/trade categories detailed above



You confirm:

- That you do not operate any vehicles in excess of 44.00 tonnes M.A.M. (Maximum Authorised Mass)
- A. Liability under the CMR Convention at 8.33 Special Drawing Rights per kilo for Goods carried to or from the countries specified under **Territorial Limits**
- B. Goods for which You have accepted a contractual liability for All Risks of physical loss or damage whilst in Your custody or control for Transit.
- C. 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.
- D. Cabotage – Liability as under Cover C if You carry Goods within the individual borders of those countries shown in Cover A. Limit of liability not to exceed GBP 50,000 or the Vehicle Load Limit, whichever is the lesser.

If You fail to incorporate Your contractual liability shown in liabilities A, B, C and D above we will, in the first instance, attempt to settle Your claim with Your customer as if those liabilities had been incorporated.

OUR MAXIMUM LIABILITY TO YOU

The maximum We will pay under this Policy, including any extensions, clauses, endorsements or extra cover shall not exceed GBP 250,000 Limit Any One Event.

HIGH THEFT RISK GOODS

It is a condition precedent to liability that no cover, **exceeding GBP 15,000**, shall be provided for theft attractive goods whilst left unattended in the care, custody and control of the insured or their sub-contractors between the hours of 20:00 and 06:00 unless the vehicle is:-

- Kept in a bona-fide permanently attended and secure lorry park or
- A securely locked building or compound of substantial construction

Unless the driver is taking A natural/meal break at a bona-fide service station providing he/she remains on the same premises as the vehicle.

Theft attractive goods would be deemed as:-

- Bottled wines and spirits;
- fashion accessories;
- Audio/visual equipment;
- Photographic equipment and accessories
- Perfumes and scents;
- Cigars, cigarettes and tobacco but excluding raw leaf tobacco;
- Non-ferrous metals in raw scrap bar ingot or similar form;
- Furs, skins, clothing and readymade garments, footwear;
- Mobile phones and similar or associated Goods and accessories;
- Computer equipment or associated Goods, software and accessories



FAIR PROCESSING NOTICE (PRIVACY NOTICE)

We use personal information which you supply to us in order to write and administer this [Policy], including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

Chubb European Group SE are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here:- [<https://www2.chubb.com/us-en/online-privacy-policy.aspx>]

You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at [<mailto:dataprotectionoffice.europe@chubb.com>].

NOTICE OF APPLICABILITY – CHUBB EUROPEAN GROUP SE : US LAWS AND REGULATIONS

Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently, Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

SANCTIONS NOTICE

The standard approved sanctions clauses can be found on the Trade Sanctions / OFAC site on the Village: **Trade Sanctions / OFAC**.

IMPORTANT NOTICE CONCERNING DISCLOSURE


In deciding to accept this Policy and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat your Policy as if it never existed and decline all claims. We may not return premium already paid by you in this situation. If we establish that you provided us with false, incomplete or misleading information, it can adversely affect your Policy

A copy of this Statement of Fact should be retained by you for your own records.





Novas Insurance Services
Trymlee,
Station Road,
Portbury,
Bristol, BS20 7TN

 0333 305 2226

 info@novasinsurance.com

[novasinsurance.com](https://www.novasinsurance.com)

 **NOVAS**
INSURANCE