FIDUCIA

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Freight Liability Schedule

Date of Issue	12 June 2026 : MTA 2 wef 12 June 2026 amend Insured Contract 6 subject to a pro rata additional premium plus IPT of
Policy Number	FIDCAR-2002/2025.
Insured	T Transport Group Ltd.
Broker	Fleet and Commercial Limited.
Period of Indemnity	12 November 2025 to 11 November 2026 both days inclusive.
Premium *(excl. IPT)*	payable at inception. Plus the following for Crisis Logistics Ltd – 2025 annual premium and MTA 1 additional premium. MTA 2 additional premium.
Premium type	Premium is non-adjustable, based on estimated Turnover provided to Us. You warrant to Us that if the estimated Turnover under this Policy increases by more than 10% of the original estimate You will tell Us in writing and We may charge You additional premium.
UK IPT	As agreed for Crisis Logistics Ltd. MTA 2
Insured Services	Haulage & Associated Services, Courier Services including when sub-contracting Insured Services to other parties.
Excess	£250 unless otherwise stated below.
Policy Limit of Indemnity	£500,000 unless otherwise stated below.
Geographical Limits	British Isles only.

Optional Extensions

1. Errors and Omissions	Optional extension 4.1 is not applicable.
2. Insured Trailers	Optional extension 4.2 is not applicable.
3. Warehousing - Employee Fidelity	Optional extension 4.3 is not applicable.

Insured Contracts

	Estimated Turnover	Contract name or type	Insured Services	Excess	Contract Limit *(per conveyance or per warehouse as applicable)*
1		General Haulage - own - RHA standard conditions £1,300 per tonne	Haulage	£250	£80,000
2		Subcontracted - RHA standard conditions £1,300 per tonne	Haulage	£250	£80,000

Insured Contracts

	Estimated Turnover	Contract name or type	Insured Services	Excess	Contract Limit *(per conveyance or per warehouse as applicable)*
3		Refrigerated - RHA standard conditions £1,300 per tonne	Haulage	£500	£5,590
4		Alcohol – Great Bear – Own Vehicles – RHA upto £10,500 per tonne	Haulage	£1,000, rising to £5,000 in respect of theft or attempt thereat	£273,000
5		Full Value - Full Responsibility	Haulage	£500	£100,000
6		Subcontractors - Full Responsibility	Courier Services	£250	£100,000

Policy Limit of Indemnity - Increased

The Policy Limit of Indemnity is increased from £500,000 to £700,000.

Amended Own Unattended Vehicles

In Respect of Any Full Value, Full Responsibility, or All Risks contracts **(excluding alcoholic goods)**: The General Conditions 6.14 Own Unattended Vehicles is replaced as follows:

In respect of loss or Damage caused by theft from any Unattended Vehicle, owned or operated You or in Your control, You must ensure that:

a) the Cargo is contained within a fully enclosed area of the Vehicle; and
b) all doors, windows and other openings are closed and securely locked or fastened; and
c) any immobilisers and alarms are in operation and in working order; and
d) all keys are removed from the Vehicle; and
e) detached Trailers are:
  i. fixed with an anti-hitching device which is in operation at the time of loss; or
  ii) garaged in a fully enclosed locked building or compound which is fully enclosed and secured by locked gates; and
f) during the hours between the end of the driver's working day and the start of the next, the Vehicle or Trailer is garaged in a fully enclosed locked building or compound which is fully enclosed and secured by locked gates.

We will not make any payment under this Policy in respect of loss or Damage caused whilst You are not in full compliance with these conditions. However, We will still cover You in full if You can demonstrate that Your failure to comply with the requirements above could not have increased the risk of loss or Damage in the circumstances in which it occurred.

Additional Exclusion in respect of Alcoholic Goods

Cover excludes theft from unattended vehicles absolutely.

Refrigeration Breakdown Clause

This policy includes transits by refrigerated vehicles or trailers and Your liability for loss or damage arising from deterioration of stock in Transit but excluding liability for loss or damage resulting from incorrect temperature setting.

Deterioration caused by delay is not insured unless the delay arises as a result of fire, accident (but not breakdown) to the conveying vehicle or theft or attempted theft. Storage or temporary storage is excluded absolutely.

It is a condition precedent to liability under this insurance that You comply with the following requirements:

a) all equipment owned or leased to you is serviced and maintained in accordance with manufacturers recommendations and a logbook is kept.

b) no driver or servant of Yours is entrusted with a refrigerated vehicle and load unless such employee or servant has received tuition on the operation and running of the refrigeration equipment;

c) written confirmation of the core and gauge temperature at which the Goods are to be conveyed is obtained from the consignors at the time of loading and the temperature of the load recorded on the consignment or CMR note prior to acceptance of the load. BUT in the event that it is not possible to obtain this confirmation the delivery and/or CMR note must be claused by the driver or state that it was not possible;

d) recorded periodic temperature gauge checks (minimum once in any 4-hour period) are made during each journey and the gauge temperature of the load is recorded on the consignment note or CMR note prior to unloading.

Where equipment is not owned by You or You are not responsible for the refrigeration equipment, deterioration resulting from failure of the refrigeration unit is not insured.

This clause is subject to all other policy Conditions and Exclusions.

Claims

In the event of any incident or occurrence which may give rise to a claim under this Policy

You must:

- Notify Us immediately, providing full details of the incident or occurrence
- Forward all correspondence relating to the incident or occurrence to Us immediately on receipt
- Hold any party who has (or may have) a liability in respect of the incident or occurrence responsible, including giving written notice in due time and ensuring any time limit is adequately protected
- Notify the police immediately of any loss or Damage caused by theft or malicious Damage and keep a note of the incident reference.

If You receive any writ, summons or other legal process You must notify Us immediately and forward the document to Us unanswered.

You must not:

- Admit liability, give indemnity or make any payment or offer of payment without Our prior written consent.

We shall be entitled at Our option to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name for Our benefit any claim for indemnity or damages or otherwise and We shall have full discretion in the conduct of any proceedings or in the settlement of any claim. At all times You shall provide full co-operation, including allowing Us to act as necessary for the purposes of enforcing any rights and remedies or obtaining relief or indemnity against other parties.

Should You fail to comply with any of the above procedures or Policy claims conditions You may invalidate any claim under this Policy.

The following information should be provided to Us immediately to enable any claim to be handled efficiently:

- Any correspondence received from or exchanged with third parties, Subcontractors and bailees
- Details of amount claimed and supporting invoices, collection note and delivery receipt
- Your brief written summary of the circumstances of the loss
- Confirmation of the applicable conditions of carriage, trading or contract along with evidence of incorporation.

Claims Contact

Notifying Us of a loss
Please notify ITAL of Your claim using one of the following options:

- **Use the** Report New Claim on www.ital-international.com/fiducia/ **or:**
- **Email:** info@italuk.com
- **Telephone** + 44 (0) 208 269 7500
- **Mobile** + 44 (0) 776 415 7252 (out of hours)
- **Fax** + 44 (0) 208 302 9341
- **Postal address:** ITAL – International Transit and Liability, Webster House, 207 Longlands Road, Sidcup, Kent, DA15 7JH

Freight Liability Schedule

The Fiducia MGA Company Ltd – Unique Market Reference

Fiducia is an approved coverholder, authorised to act as the agent for and on behalf of certain Underwriters under binding authority agreement number B0600A2547487 A & B.

Applicable policy form reference

Freight Liability policy wording - FRL1116-8A.

Covered. In Every Way

The Fiducia MGA Company Limited is an ambitious and specialist underwriting company, registered in England and Wales under company registration number 09913313.
Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

Fiducia and Fiducia MGA are trading names of The Fiducia MGA Company Limited which is authorised and regulated by the Financial Conduct Authority under firm reference number 981008 to carry on insurance distribution activities.

Policy Form reference FRL1116-8A