

Freight Liability Insurance

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with your policy.

Please check this Schedule carefully and advise Provego as soon as possible if anything is wrong or it does not meet Your current requirements.

Policy Number: PVGA26290935

Policy Wording Date: 01/06/2026

Date of Issue: 13/08/2026

Insured Edexia Group Ltd

Business Description Haulage Contractor only for the purpose of this Policy

Period of Insurance: From: 27/06/2026 To: 26/06/2027

Effective Date: 14/08/2026

Part (A) – Road Haulage Covered

Part (B) – Warehousing Not Covered

Part (C) – Freight Forwarding Not Covered

Part (D) – Errors & Omissions Covered

Premium £56.88

Insurance Premium Tax: £6.83

Totals: £63.71

Part (A) – Road Haulage

Covered

Contract Conditions applicable	Vehicle Limit	Deterioration	No. Vehicles / Turnover
Road Haulage Association (2026) or earlier editions	£1,300 per tonne	No	£72,000
Road Haulage Association (2026) or earlier editions	£6,500 per tonne	No	£28,000
Road Haulage Association (2026) or earlier editions	£10,000 per tonne	No	£30,000
CMR (UK) 8.33 SDRs per kilo	£350,000	No	£5,000
Subcontractors - Road Haulage Association (2026) or earlier editions	£1,300 per tonne	No	£2,000
Subcontractors - Road Haulage Association (2026) or earlier editions	£6,500 per tonne	No	£500
Subcontractors - CMR (UK) 8.33 SDRs per kilo	£350,000	No	£2,500

Maximum Vehicle Limit £350,000

Territorial Limits British Isles

Event Limit £500,000

Annual Turnover £140,000

Excess £250 other than: £50 for aggregates, £1000 for Thief Attractive Property

Optional Extensions

Trailers

Not Covered

Max any one trailer:

Not Applicable

Total Value of all Trailers

Not Applicable

Excess

Not Applicable

Mixer Drum Cover

Not Covered

Value of any one drum

Not Applicable

Number of Vehicles

Not Applicable

Excess

Not Applicable

Endorsements applicable:

See: Additional endorsements applicable

Part (B) – Warehousing

Not Covered

Contract Conditions
applicable

Cover/Limit

Location Address

Location Limit

Excess

Not Covered

Endorsements applicable:

Not Applicable

Part (C) – Freight Forwarding

Not Covered

Contract Conditions applicable

Limits

Conveyance Limit

Not Applicable

Territorial Limits

Not Applicable

Excess

Not Covered

Endorsements applicable:

Not Applicable

Part (D) – Errors & Omissions

Covered

The maximum amount We will pay in the aggregate for all claims made against You during the Period of Insurance

£250,000

Excess

£500

Reporting Claims

When reporting a claim quote reference: T002524L and the policy number shown on the first page of this Schedule. Claims must be notified to:

Telephone: (during normal working hours): 0161 235 3876

Email: provego.claims@intactinsurance.co.uk

Write to: Freight Liability Claims Department,
Intact Insurance,
17 York Street,
Manchester
M2 3GR

Freight Liability: Additional endorsements applicable

Policy Number	PVGA26290935	
Period of Insurance:	From: 27/06/2026	To: 26/06/2027
Effective Date:	14/08/2026	

I. Barron Wood Distribution Limited – Note of Interest

The Limit shown in the Schedule for Road Haulage Association (2026) or earlier editions of £6,500 per tonne is applicable for road transport of Property in respect of Barron Wood Distribution Limited.

II. P08 Unattended Vehicle

We will not pay claims for Theft of wines or spirits from any Unattended Vehicle.

The Property will not be regarded as Unattended whilst the Vehicle on which it is loaded is parked in a purpose-designed vehicle park and the driver is asleep in the cab.

Combined Liability Insurance

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Insurer:	Accelerant	
Policy Number:	PVGA26290935	
Date of Issue:	13/08/2026	
Insured	Edexia Group Ltd	
Business Description	Haulage Contractor only for the purpose of this Policy	
Period of Insurance:	From: 27/06/2026	To: 26/06/2027
Effective Date:	14/08/2026	
Premium	£0.00	
Insurance Premium Tax:	£0.00	
Totals:	£0.00	

Part (A) - Public & Products Liability

Covered

Limit of Liability

£5,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause
£5,000,000	All occurrences happening during the Period of Insurance in respect of products supplied
£5,000,000	All Sudden Pollution or Contamination Incidents considered by Us to have occurred during the Period of Insurance
£100,000	For the 'Financial Loss' Extension

The Excess: £500.00 each and every claim for Damage to material property

Endorsements applicable:

Not Applicable

Part (B) – Employers' Liability

Covered

Limit of Liability

£10,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause (unless subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease))
£5,000,000	For any claim subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease)

Endorsements applicable:

Not Applicable

Reporting Claims for Public/ Products Liability or Employers' Liability ONLY

The following claim reporting process applies to Public/ Products Liability or Employers' Liability ONLY.

For Freight Liability (Goods in Transit) claims, please see the Freight Liability policy schedule.

In the event of any occurrence likely to give rise to a claim, or a claim made against You, or receipt of notice of any circumstance which might give rise to a claim under this Policy You shall:

- a) you must notify Us **within 14 days** of becoming aware of such occurrence or claim by using the **Sedgwick's claims helpline on 0345 6050871 or email provegoclaims@uk.sedgwick.com**. You will also find claims reporting information at <https://bspokegroup.co.uk/brands/provego-underwriting>
- b) immediately forward to Us upon receipt any letter, claim, writ, summons or process;
- c) immediately notify Us of any knowledge of impending prosecution, inquest, fatal accident or ministry inquiry