

Insured

Allan Morris Transport Ltd
Sandypoint, Glendale Avenue Sandycroft Industrial Estate, Sandycroft, DEESIDE, CH5
2QP

Policy Number

HLG022643570

Period

00:00 on 01 March 2026 to 24:00 on 28 February 2027,
local time at the Insured's address as above

Schedule Number

01

Effective From

00:00 on 01 March 2026,
local time at the Insured's address as above

Business Description

Road haulier

Occupation

Road haulier

Broker

Arthur J. Gallagher Insurance Brokers Limited (Manchester)
Riverside, Cloister House, New Bailey Street, Manchester, M3 5AG
0161 935 2935

Issued by and Enquiries to

Munich Re Specialty Insurance (UK) Limited
Union, 2-10 Albert Square, Manchester, M2 6LW
0161 236 3380

Munich Re Specialty Insurance (UK) Limited acts as an agent of Munich Re Syndicate Ltd (457 at Lloyd's), pursuant to Binding Authority Agreement number B1097ABI261003

(all enquiries to be addressed to Munich Re Specialty Insurance (UK) Limited)

In consideration of payment of the premium specified, Underwriters agree to indemnify the Insured against liability, expense, loss, or damage incurred in connection with their occupation as stated, in the manner and to the extent provided for herein.

Signed this 4th day of March 2026



Danielle Champion

Munich Re Specialty Insurance (UK) Limited "MRSI UK"
Registered in England, Number 1262636
Registered Office: Union, 2-10 Albert Square, Manchester, M2 6LW
Authorised and Regulated by the Financial Conduct Authority (FRN 310539)

Premium

Subject to a non-refundable in-full non-adjustable premium payable at inception of £1,134.72.

The above premium has been calculated as per the Premium Basis detailed below. Underwriters reserve the right to charge additional premium should there be material changes to estimated charges, storage exposures, or limits.

Premium Basis

	Conditions and Liabilities	Limitation per tonne	Estimated charges	Adjustment rate	IPT applicable
B 1 (1) a	RHA 2020 (own vehicles)	£1,300	£2,650,000	Included	Yes
B 1 (1) a	RHA 2020 (subcontracted)	£1,300	£100,000	Included	Yes
B 1 (1) b	Unwitting CMR (own vehicles)	SDR8,330		Included	No
B 1 (1) b	Unwitting CMR (subcontracted)	SDR8,330		Included	No
B 1 (1) e	Conditions set aside			Included	Yes
B 1 (1) f	Failure to incorporate conditions			Included	Yes
B 1 (2)	Liability for consequential loss	As applicable		Included	Yes
B 2	Liability for deterioration during transit			Included	Yes
B 3	Liability for deterioration during storage			Not Insured	Yes
B 4	Liability for accidental acceptance of goods			Included	Yes
B 5	Liability for surrender of bills of lading			Included	No
B 6	Liability for errors and omissions			Not Insured	Yes
B 7	Liability for third party containers, etc.	As applicable		Included	Yes
	Other Cover			Premium	IPT applicable
B 8	Defence Costs (approved by Underwriters)			Included	Yes
B 9	Goods under Lien			Included	Yes
B 10	Debris Removal (approved by Underwriters)			Included	Yes
B 11	General Average and Salvage Charges			Included	No
B 12	Strikes Expenses			Included	Yes
	Own Goods and Equipment			Premium	IPT applicable
B 13 a	Sheets and Ropes			£100.00	Yes
B 13 b	Own Goods			£50.00	Yes
B 14	Equipment			£500.00	Yes
B 15	Drivers' Personal Effects			Included	Yes

Insurance Premium Tax

Insurance Premium Tax £136.17.

Applicable Conditions

MRSI UK AJG Freight Liability Wording LIA/POL/BKG/1/1/24 (Rev 2), as appended to the original of this policy. (Further copies are available on request.)

Policy-specific clauses and conditions appear in this Schedule. Such clauses are additional to the appended MRSI UK Wording or, in the case of those bearing the same title as any within the MRSI UK Wording, replace them.

Where this Wording or any clause within it is modified by this Schedule, or in the event of any other inconsistency, then this Schedule shall prevail.

Territorial Limits

The British Isles (as defined herein)

Coverage and Limits

Notwithstanding any particular limits shown below, the maximum amount payable under this insurance (including any extensions or endorsements) for all losses arising out of any one event shall be **£250,000**.

	Property in Transit Conditions and Liabilities	Limitation per tonne	Limit any one vehicle	Limit any one event	Applicable excess
B 1 (1) a	RHA 2020 (own vehicles)	£1,300	£35,000	£70,000	£250
B 1 (1) a	RHA 2020 (subcontracted)	£1,300	£35,000	£70,000	£250
B 1 (1) b	Unwitting CMR (own vehicles)	SDR8,330	£250,000	£500,000	£250
B 1 (1) b	Unwitting CMR (subcontracted)	SDR8,330	£250,000	£500,000	£250
B 1 (1) d	Cabotage		Not Insured	Not Insured	
B 1 (1) e	Conditions set aside		£250,000	£250,000	£250
B 1 (1) f	Failure to incorporate conditions		£250,000	£250,000	£250
B 1 (2)	Liability for consequential loss	As applicable		£100,000	£250
B 2	Liability for deterioration during transit			Vehicle Limit	£500
B 3	Liability for deterioration during storage			W/H Limit	£500
B 4	Liability for accidental acceptance of goods			£50,000	£250
B 5	Liability for surrender of bills of lading			£100,000	£250
B 6	Liability for errors and omissions			£100,000	£500
B 7	Liability for third party containers	As applicable		£25,000	£250
C 2	Inner limit for theft-attractive goods	As applicable	See Wording	See Wording	See Wording
	Other Cover		Limit any one event	Maximum any period	Applicable excess
B 8	Defence Costs (approved by Underwriters)		Unlimited	Unlimited	£nil
B 9	Goods under Lien		£35,000	£50,000	£250
B 10	Debris Removal (approved by Underwriters)		£25,000	Unlimited	£100
B 11	General Average and Salvage Charges		Unlimited	Unlimited	£nil
B 12	Strikes Expenses		See Wording	See Wording	£500
	Own Goods and Equipment		Limit any one vehicle	Limit any one event	Applicable excess
B 13 a	Sheets and Ropes		£5,000	£10,000	£100
B 13 b	Own Goods		£2,500	£2,500	£100
B 14	Equipment		£5,000	£10,000	£250
B 15	Drivers' Personal Effects		£500	£500	£25

The extent of coverage is governed by the Policy Wording, and this Schedule and the Policy Wording shall be read together.

Deductibles

Where a claim is subject to more than one excess under different sections of this insurance, then the higher excess will apply.

Policy conditions

Subject to only covering 20% of the gross haulage charges as the remainder are aggregates