

**Insured**

Middleton Aggregates Limited  
Mill Drove, Blackborough End, King's Lynn, PE32 1SW

**Policy Number**

LIA051807672

**Period**

0000 on 25 January 2018 to 2400 on 24 January 2019,  
local time at the Assured's address as above

**Schedule Number**

01

**Effective From**

0000 on 25 January 2018,  
local time at the Assured's address as above

**Occupation**

Road haulier

**Broker**

Fenton Insurance Solutions Limited  
Greyfriars Chambers, St. James' Street, King's Lynn, PE30 5DJ  
Tel: 01553 760005 Fax: 01553 760590

**Issued by**

Northern Marine Underwriters Limited  
The Spirella Building, Bridge Road, Letchworth, SG6 4ET  
Tel: 01462 476590 Fax: 01462 476599  
*on behalf of Munich Re Syndicate Ltd (457 at Lloyd's),  
pursuant to Binding Authority Agreement number B1097ABI181003  
(all enquiries to be addressed to Northern Marine Underwriters 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 8th of February 2018

David Perfect.

Northern Marine Underwriters Limited  
Registered in England, Number 1262636  
Registered Office: Goodbard House, 9 Infirmary Street, Leeds, LS1 2JP  
Authorised and Regulated by the Financial Conduct Authority

**Premium**

Subject to a non-refundable in-full non-adjustable premium payable at inception of GBP 1,100.00.

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.

***You are reminded that failure to disclose material facts may result in avoidance of this Policy by Underwriters.***

**Premium Basis**

	Property in Transit Conditions and Liabilities	Limitation per tonne	Estimated charges	Premium	IPT applicable
B 1	FTA 2002	GBP 1,300	Included	Included	Yes
B 1 (1) e	Conditions set aside			Included	
B 1 (1) f	Failure to incorporate conditions			Included	
B 2	Liability for third party containers			Included	
D 1	Inner limit for theft attractive goods			Included	
	<b>Other Cover</b>			<b>Premium</b>	<b>IPT applicable</b>
B 3	Defence Costs (approved by Underwriters)			Included	Yes
B 4	Goods under Lien			Included	Yes
B 5	Debris Removal (approved by Underwriters)			Included	Yes
B 6	General Average and Salvage Charges			Included	Yes
	<b>Own Goods and Equipment</b>			<b>Premium</b>	<b>IPT applicable</b>
B 7 a	Sheets and Ropes			Included	Yes
B 7 b	Own Goods			Included	Yes
B 8	Equipment			Included	Yes
B 9	Drivers' Personal Effects			Excluded	
	<b>Enhanced Liability Customer or Commodity</b>		<b>Estimated Charges</b>	<b>Premium</b>	<b>IPT applicable</b>
S 1	Machinery Movement (Own Vehicles) (including barriers, bollards, pipes, concrete civil engineering pipes, portaloos and portacabins and site huts)		GBP 55,000	Included	Yes
S 1	Machinery Movement (Subcontracted) (including barriers, bollards, pipes, concrete civil engineering pipes, portaloos and portacabins and site huts)		GBP 6,000	Included	Yes
S 1	Agricultural Bulk Haulage		GBP 3,500	Included	Yes

**Insurance Premium Tax**

Insurance Premium Tax GBP 132.00.

**Applicable Conditions**

NMU Freight Liability Wording LIA/POL/FRT/1/6/16, as appended to this schedule.  
(Further copies are available on request.)

**Policy-specific clauses and conditions appear in this Schedule. Such clauses are additional to the appended NMU Wording or, in the case of those bearing the same title as any within the NMU 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 **GBP 300,000**.

	Property in Transit Conditions and Liabilities	Limitation per tonne	Limit any one vehicle	Limit any one event	Applicable excess
B 1	FTA 2002	GBP 1,300	GBP 100,000	GBP 250,000	GBP 250
B 1 (1) d	Cabotage			Not Insured	
B 1 (1) e	Conditions set aside		GBP 100,000	GBP 250,000	GBP 250
B 1 (1) f	Failure to incorporate conditions		GBP 100,000	GBP 250,000	GBP 250
B 1 (2)	Liability for consequential loss			Not Insured	
B 2	Liability for third party containers	As applicable		GBP 25,000	GBP 250
D 1	Inner limit for theft-attractive goods	As applicable	GBP 50,000	GBP 50,000	GBP 500
	<b>Other Cover</b>		<b>Limit any one event</b>	<b>Maximum any period</b>	<b>Applicable excess</b>
B 3	Defence Costs (approved by Underwriters)		GBP 50,000	GBP 50,000	GBP 250
B 4	Goods under Lien		GBP 35,000	GBP 50,000	GBP 250
B 5	Debris Removal (approved by Underwriters)		GBP 25,000	GBP 50,000	GBP 250
B 6	General Average and Salvage Charges		GBP 50,000	GBP 50,000	GBP 250
	<b>Own Goods and Equipment</b>		<b>Limit any one vehicle</b>	<b>Limit any one event</b>	<b>Applicable excess</b>
B 7 a	Sheets and Ropes		GBP 5,000	GBP 10,000	GBP 250
B 7 b	Own Goods		GBP 2,500	GBP 2,500	GBP 250
B 8	Equipment		GBP 5,000	GBP 10,000	GBP 250
B 9	Drivers' Personal Effects		Not Insured	Not Insured	
	<b>Enhanced Liability Customer or Commodity</b>		<b>Limit any one vehicle</b>	<b>Limit any one event</b>	<b>Applicable excess</b>
S 1	Machinery Movement (Own Vehicles) (including barriers, bollards, pipes, concrete civil engineering pipes, portaloo and portacabins and site huts)		GBP 300,000	GBP 300,000	GBP 250
S 1	Machinery Movement (Subcontracted) (including barriers, bollards, pipes, concrete civil engineering pipes, portaloo and portacabins and site huts)		GBP 300,000	GBP 300,000	GBP 250
S 1	Agricultural Bulk Haulage		GBP 10,000	GBP 10,000	GBP 250

**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.***

**Sanction Limitation and Exclusion**

This insurance does not provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.

LMA3100 (amended)

S1 **Enhanced Liability**

Except where you elect to defend any claim against you under any applicable trading conditions, subject to the conditions (save for section C1), restrictions and exclusions herein or endorsed hereon, and in connection with your occupation as specified in the Schedule, section B1 of the policy is extended to indemnify you against:

- 1) any further liability assumed by you for physical loss of or damage to property whilst in transit;

**provided always that** the maximum indemnity will be the least of:

- a) the invoice value (if it has been sold) of lost or damaged property or (if not) the replacement cost to its owner at the commencement of the subject movement, including HMRC duties or taxes payable, or  
 b) the cost of repairing the damaged property, or  
 c) the limit of liability or any applicable inner limit set out in this policy;

**and**, if, at the time of loss or damage, the property is of greater value (as determined in part (a) above) than the applicable limit (as determined in part (c) above), then you shall be considered as being your own insurer for the difference and shall bear a rateable share of the liability for such loss or damage;

or

- 2) any other liability arising in relation to property, **but limited to** the lesser of the amount of the carriage charges in respect thereof and the amount of the claimant's proved loss;

**but**, we will not indemnify you if such loss damage or liability as referred to in (1) or (2) above

- i) is attributable to your wilful misconduct or fraud, or that of your customer or the owner of the property or their servants or agents; or  
 ii) results from any act, error, omission, misstatement or misrepresentation by your customer or the owner of the property or by their servants or agents; or  
 iii) results from seizure or forfeiture of the property under legal process; or  
 iv) results from inherent liability of the property to wastage in bulk or weight, or latent defect, faulty design or inherent vice or natural deterioration of the property; or  
 v) is attributable to ordinary wear and tear, electrical or mechanical derangement or disturbance or unexplained shortage in weight or volume ; or  
 vi) is proximately caused by vermin; or  
 vii) results from insufficient or unsuitable packing of the property, other than by you; or  
 viii) results from insufficient or improper labelling or addressing of the property, other than by you; or  
 ix) is proximately caused by delay; or  
 x) results from the consignee not accepting or taking delivery of the property within a reasonable time after it has been tendered; or  
 xi) results from partial loss of property and your customer does not give you notice of such loss within 7 days or does not make a written claim within 14 days after termination of the transit; or  
 xii) results from total loss misdelivery or non-delivery of property and your customer does not give you notice of such loss within 28 days or does not make a written claim within 42 days after commencement of the transit.