HAULAGE SOLUTIONS

Policy Summary

Haulage Solutions

Policy Summary

This document is a summary of your contract covering Your liability under Contract under which You contracted with Your Customer or any Insured Convention for physical loss of or damage to Cargo occurring during Road Transport within the Geographical Limits and should be read in conjunction with Your Haulage Solutions policy which is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

Cover:
Section 1 Cargo Liability & Extensions
Your liability under Insured Contracts and Conventions for loss and/or mis-delivery of, or damage to third party cargo whilst in Your care, custody or control appertaining to your business as a road haulier, within the Geographical limits you have selected. Vehicles of subcontractors may also be included if selected by You.

Optional Extension:
An optional extension is available providing cover for deterioration of cargo carried in a temperature controlled vehicle.

Section 2 Insured Trailers
If shown as Covered in the Policy Schedule, physical loss of or damage to Trailers owned by or loaned to You, and your liability for physical loss of or damage to Trailers hired by or leased to You occurring within the Geographical limits You have selected.

The following tables provide a summary of the main policy features and benefits and any significant exclusions or limitations. For full policy details and our full terms and conditions please read your policy wording, a copy of which will be provided upon completion of your insurance contract, or at any time on request.

Other Important Information

The Other Important Information section of the Policy Summary explains the following:

- Making a Claim
- Insurance Act
- Law applicable to the policy
- Financial Trade and Sanctions
- Our commitment to customer
- Privacy Notice

Steve Lewis
Chief Executive, UK & Western Europe
Royal & Sun Alliance Insurance plc

Table 1 Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected.

FEATURES & BENEFITS	SIGNIFICANT LIMITATIONS, EXCLUSIONS OR CONIDTIONS
• consequential loss arising from accidental delay in delivery • failure to incorporate your contract conditions. • the cost of redirecting misdirected cargo subject to an aggregate limit of £5,000. • your liability for physical loss of or damage to equipment defined in the Policy wording as third party equipment subject to an aggregate limit of £75,000. • transhipment and/or recovery and/or disposal of cargo following an insured accident subject to a limit of £25,000 • physical loss of or damage to own goods appertaining to your business as a road haulier, subject to a limit of £10,000.	Limits apply to your policy, please refer to your policy wording and schedule for details. You have selected a Section Limit which is the maximum amount we will pay under each Section of the policy for any claim or series of claims arising out of any one Event. Further sub-limits may apply; please check your Haulage Solutions Policy Wording and Schedule for full details. Exclusions: • Any excesses applicable are detailed in your policy wording and schedule. These amounts must be paid in the event of each and every claim. • additional liability for increases to financial limits of liability or variation or amendment of Insured Contract and Conventions unless such increase or amendment is shown in the Schedule. • Certain types of cargo are excluded. Full details are contained in the definition of Excluded Cargo in the Policy Wording. • Cargo whilst stored at a rental or under a contract of storage and distribution. • Household, office, factory or similar removals. • Failure to collect payment for cargo. Conditions: • You must take reasonable precautions to check that any employees or subcontractors engaged by You after inception of the policy are who they say they are and are of good character. • You must not entrust cargo to subcontractors unless they have agreed in writing beforehand to accept no less liability that You have.

Table 2 Standard Conditions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy wording and schedule.

• We may cancel this policy at any time by giving 30 (thirty) days notice to that effect in writing to you or your insurance advisor . We will refund the difference (if any) between the premium for the period during which insurance was in force and the premium actually paid. If You cancel this policy we will be entitled to retain: - 50% of the deposit premium if cancelled within 3 calendar months from the start of the first Period of Insurance unless a claim or an incident which may give rise to a claim has occurred in which case we will retain the full deposit premium. - the full deposit premium if cancelled more than 3 calendar months from the start of the first period of insurance. In all other circumstances we will retain the full deposit premium.

Other important information

Claims

You must notify us as soon as you become aware of any circumstance or incident which may give rise to a claim under the policy

Should you wish to make a claim under your policy please call our claims helpline on 0161 235 3876 or send us an e-mail at freight.liability@uk.rsagroup.com as soon as possible.

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Insurance Act 2015

In respect of any:

A) duty of disclosure

B) effect of warranties

C) effect of acts of fraud

the rights and obligations applying to You and Us shall be interpreted in accordance with the provisions of the Insurance Act 2015.

Law applicable to the Policy

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Insurance shall be governed and construed in accordance with English law and shall be resolved within the exclusive jurisdiction of the courts of England and Wales.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Our commitment to customer

At RSA We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

Step 1
If Your complaint relates to Your policy then please contact the sales and service team in the office which issued the Policy or Your Broker. If Your complaint relates to a claim then please call the claims helpline number shown in Your policy booklet.
We aim to resolve Your concerns by close of the next business day. Experience tells Us that most difficulties can be sorted out within this time.

Step 2
In the unlikely event that Your concerns have not been resolved within this time, Your complaint will be referred to Our Customer Relations Team who will arrange for an investigation on behalf of Our Chief Executive. Their contact details are as follows:

Post: RSA Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

If you are still not happy
If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR

Telephone: 0800 0234567 (free from standard landline, mobiles may be charged)
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of Our final response to refer Your complaints to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Privacy Notice

At Royal & Sun Alliance Insurance plc we provide commercial insurance policies directly or in partnership with other organisations.
Where individuals are covered under the terms of these insurance policies we may need to process their personal information.

Information including the purpose and basis for the processing, how long data will be retained for and about the individual rights under the data protection regulation can be found at**: www.rsagroup.com/support/legal-information/privacy-policy/**

If you have any questions or comments about this Privacy Notice please contact:
The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA
You may also email us at **crt.halifax@uk.rsagroup.com.**

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.