



## Goods in Transit (Haulage) policy summary

This document summaries the key features you'll find in our Goods in Transit (Haulage) insurance policy. Bear in mind this is just a general overview and doesn't provide all the information relevant to your personal cover. We'll give you a personalised summary once you've bought a policy. For a more detailed documentation go to our [policy wording](#).

### Type of insurance

Goods in Transit (Haulage) Cover protects the items against loss or damage, mis-delivery and / or Consequential Loss and accidental delay for items that you are carrying under a 'Hire and Reward' contract.

The cover is all risks, this means that if it is not specifically excluded in the policy wording or your schedule, you will be covered.

You can choose cover from £1,000 to £50,000.

**Unlimited claims:** There is no limit to the number of claims you can make in each policy term.

**No cancellation fees:** We won't charge you for unused full months if you decide to cancel during the policy term on the basis that no claims have been made or reported.

### Handheld Scanners

This cover is subject to a Sub-limit of £5,000 any one claim

## What is not insured

### Cover for:

- A) Money.
- B) Live animals.
- C) Precious metals and/or precious stones.
- D) Cover outside of the **Territorial limits**.
- E) **Goods** whilst stored at a rental, or under a contract for storage and distribution, or held awaiting delivery instructions, or held for any other reason at the request of your Customer or any other party.
- F) Household, office, factory or similar removals arranged or undertaken by you.



### **Restrictions on the Goods in Transit (Haulage) cover**

**Cover limit:** The level of cover you choose will be the most we will pay-out for each claim, some claims have a lower/ sub limit as defined in the policy wording.

**Excess:** We will not cover the first £100 of any claim.

### **Location of cover**

The **Territorial Limits** of cover are Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

## **Obligations – steps to follow**

**Protecting your property:** We will not cover any items that are stolen or damaged while your vehicle is unsecured. We will not cover damage to items that are not stored safely.

**Notify the police** as soon as you become aware of a theft or attempted theft of the items insured, and make sure to give us the crime reference number.

## **Payments – when and how**

You can pay for your insurance in one payment or 12 monthly instalments with a debit/credit card when you take out your policy.

**Please note:** Where the policy is being paid for monthly, the premium for the remaining months will be deducted from any claim payment.

### **How do I cancel the contract?**

You can cancel at any time via your online account or by calling our customer service team. You can find more details within your policy documentation and on our website.

If you need any extra help, check out the [FAQ](#) section on our website or give us a call on [020 3808 7099](tel:02038087099).

The **Admiral Business** team