

# Goods in transit insurance policy

# Welcome to your Admiral business policy

This document summarises the key features you'll find in the 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.

This Goods in Transit policy 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.

As with any insurance, this policy does not cover all situations, and **you** should read the terms and conditions of this policy to make sure it meets **your** specific needs.

Admiral Business does not make personal recommendations as to the suitability of the policy to individual circumstances. This means **you** are responsible for deciding whether the policy is suitable for **your** needs.

In return for **you** paying the appropriate premium and complying with the terms and conditions of the policy, **we** agree to cover **you** in accordance with the terms of the policy.

# Summary of cover

## Goods in Transit (Haulage) Section only Cover offered

### Cover limit

You can choose cover limits up to £1,000, £5,000, £10,000, £20,000, £50,000

### Unlimited claims

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

### Handheld Scanners

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

## What is not insured

### Cover for

- Money
- **Live animals**
- Precious metals and/or precious stones
- Cover outside of the **Territorial Limits**
- **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.
- 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.

## Electronic Business Equipment Section Only Cover offered

**You** are covered up to the **total sum insured** for **Electronic Business Equipment** that is damaged as a result of a road traffic accident.

**You** are also covered for damage to **Electronic Business Equipment** caused by fire, theft, or attempted theft:

from a **vehicle**,

from the **home**, or

while being carried or used by **you** away from the **home** or **vehicle**.

## What is not insured

The following property is not covered:

- Money, credit or debit cards, stamps, tickets, vouchers, securities, or similar items.
- Documents, images, or business records (including those stored electronically).
- Loss of data stored on any device.
- Games consoles or personal entertainment devices.
- Items primarily designed for personal use, unless declared as **Electronic Business Equipment** (e.g., digital cameras, professional audio equipment, specialist electronic devices used in creative or service-based trades).

#### Unattended **Vehicle**

**We** will not pay for **Electronic Business Equipment** stolen or damaged by attempted theft from an unattended **vehicle** unless:

All doors, windows, or other openings were securely locked, and keys removed; and

The **vehicle** was not left unattended for more than 24 consecutive hours at any location other than the **home** address, unless kept in a locked garage or secure site.

#### No Evidence of Forced or Violent Entry

**We** will not pay any **claim** for theft from the **home** or vehicle where there is no evidence of forced or violent entry.

#### **We** will not pay for **Electronic Business Equipment**:

- Stolen from an unattended **home** where doors or windows were not securely locked.
- Damaged or destroyed due to poor packaging or unsafe/insecure/illegal transport.
- Carried under a contract of hire, reward, handling, or storage.
- Suffering mechanical, electrical, or electronic failure unless external damage covered under this policy has occurred.
- Damaged or destroyed due to deterioration, mildew, mould, moth, vermin, wear and tear, or any inherent defect.
- Where any available security/tracking feature (e.g., passcode, "Find My Device") was not activated.

- With pre-existing damage or wear and tear unless further damage occurred during an **insured event**.
- That is covered under any other insurance (except for any **excess** beyond what would have been paid by that policy).
- If required information is not provided to **us**.
- Where theft occurred and reasonable care to prevent it was not taken (e.g., item left unattended in a public place).

### **Consequential Loss**

We do not cover any **consequential loss** or damage not directly resulting from the insured incident.

## Obligations – steps to follow

Care of **Vehicle, Home** and Property

**You** must:

- Take reasonable care to protect the **vehicle, home**, and property from loss or damage.
- Activate any available device security or tracing functionality (e.g., passcode, “Find My Phone”).
- Allow us to inspect the **vehicle** or **home** at any reasonable time.
- Ensure the **vehicle** is roadworthy.
- Remove keys or secure access devices when the **vehicle** is unattended.

**We** will not pay any **claims** where:

- **You** failed to protect the **vehicle, home**, or property;
- Loss or damage was caused by the driver’s inappropriate conduct;
- The condition of the **vehicle** contributed to the accident; or

- The **vehicle** or **home** was left unlocked or unsecured.

Notification to the Police

**You** must report any malicious damage, theft, or attempted theft to the police as soon as **you** are aware of it and obtain a crime reference number.

## Payments and cancelling

Where **you** have purchased this policy directly from **us**, please contact **us** to make any amendments, payments, cancellations, notify a **claim** or make a complaint in relation to **us**.

Where **you** have purchased this policy from a broker or intermediary, please contact them regarding any amendments, payments, cancellations, to notify a **claim** or to make a complaint in relation to them, unless otherwise advised by **your** broker or intermediary.

The Admiral Business team