

Freight Solutions Schedule

This Schedule has been prepared on the basis of information supplied by you or on your behalf and should be read in conjunction with Policy form reference : UKC03202F
Please check this Schedule carefully and advise us immediately if anything is wrong or does not meet your current requirements.

Policy No : RKL128186

Schedule No : 8

Agency No : WM9314

Agent : C & C Insurance Brokers Ltd

The Insured : Ital Holdings Management Limited

Address : Unit 1 Birch Business Park, Whittle Lane, Heywood OL10 2SX

Effective Date : 31 December 2022

Period of Insurance

From : 31 December 2022

To : 30 December 2023

Renewal Date : 31 December 2023

Renewal Premium : [REDACTED]

Insurance Premium Tax : £0.00

Total Amount Due : [REDACTED]

Insured Services		Geographical Limits		Insured Contracts		Insured Conventions	
Road Transport	Covered	Europe Category B Countries		RHA 2020	Covered	CMR	Covered
				Full Responsibility	Not Covered		
				BIFA 2021	Covered		
				CMR by contract	Covered		
				Other contracts	Not Covered		
Rail Transport	Not Covered						
Air Transport	Covered	Worldwide		BIFA 2021	Covered	Air Conventions	Covered
				FIATA 1992	Covered		
				Other contracts	Not Covered		
Sea Transport	Covered	Worldwide		BIFA 2021	Covered	Sea Conventions	Covered
				FIATA 1992	Covered		
				Other contracts	Not Covered		
Warehousing	Covered	At sites shown below		UKWA	Not Covered	None	
				RHA - Storage	Not Covered		
				BIFA 2021	Covered		
				Other contracts – see below	Covered		
Other Services	Not Covered						

Royal & Sun Alliance Insurance Ltd (No. 93792).

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 3XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Attaching to and forming part of Schedule No : 8 for Policy No : RKL128186 in the name of Ital Holdings Management Limited

Excess : £500 except as qualified below			
The Policy Limit, Section Limit and Sub-limits are as shown below unless any more specific limit is shown in the policy wording or any applicable endorsement.			
Policy Limit : £500,000			
Section 1 Cargo liability & extensions		Section 2 Insured Trailers	Section 3 Errors & omissions
Section Limit :	£500,000	Section Limit :	Not Covered
Sub-limit :		Sub-limit any one Insured Trailer	Not Covered
other than as below	£500,000		
any one Vehicle	£350,000		
any one Vehicle for Full Responsibility	Not Covered		
any one Conveyance	£350,000		
for Warehousing	Covered - see below		
		Section Limit in the aggregate	£250,000

Date Issued : 21 December 2022

Underwriter : Ian Greaves

The additional terms shown below are subject otherwise to the terms of this Policy.

F1003A Definition - Sub-limit Per Warehousing Site

The expression Sub-limit Per Warehousing Site shall have the meaning set out below wherever it appears in the policy, the Schedule, any endorsements and memoranda:

The maximum amount We will pay for any claim or series of claims arising out of any one Event in respect of physical loss of or damage to Cargo stored in one or any number of buildings at such site

F2003A Other Contracts

The Other contracts which are covered as Insured contracts are:
The 1992 edition of FIATA in respect of Warehousing of Cargo

F3004A Warehousing Sites

The site(s) at which cover is provided in respect of Warehousing and the respective Sub-limit(s) Per Warehousing Site are as follows:

Site	Sub-limit Per Warehousing Site
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Unit 1 Birch Business Park, Whittle Lane, Heywood OL10 2SX	£350,000
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F2004B Road Transport - Commercial Considerations

Where You have incorporated an Insured Contract shown in the Schedule as "covered" for Road Transport into the contract with Your Customer for Road Transport, You are covered if for commercial reasons You wish to accept a wider liability under Covers 1 (Loss or damage) and 2 (Mis-delivery) of Section 1 (Cargo Liability and Extensions) provided that:

- A) the Sub-limit applicable to this extension is £50,000 in the aggregate
- B) You have not agreed, prior to the Event giving rise to the claim, to accept such wider liability.
- C) We will not indemnify You beyond Your liability under any applicable Insured Convention.

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F3000M General Condition 5 - Thief Attractive Cargo

General Condition 5 is restated as follows:

The maximum amount We will pay for any claim for theft of Thief Attractive Cargo is:

- A) £150,000 any one Event and £150,000 any one Vehicle in respect of Road Transport of scrap metals during Road Transport under CMR
- B) £100,000 any one Event for any other Thief Attractive Cargo increased to £250,000 any one Event if You can prove to Our satisfaction that prior to the theft neither You nor any Employee had any reason to believe that the stolen Cargo was Thief Attractive Cargo

or any applicable Policy Limit, Section Limit or Sub-limit if lower. All limits under this clause are subject to the deduction of any applicable Excess and/or any applicable coinsurance.

B6001G Theft Exclusion

You are not covered for theft of scrap metals during Road Transport under CMR when not Attended.

B5000B The Excess

The Excess applicable to:

theft of scrap metals during Road Transport under CMR is £1,000

F4013E Exclusion 5 - Subcontractors

In respect of Road Transport Exclusion 5 is restated as follows:

You must not entrust Cargo to any Subcontractor unless they have agreed in writing beforehand to accept no less liability than would attach under:

- A) RHA or
- B) CMR (if applicable).

If You fail to secure such agreement You will still be covered provided that Road Transport is shown in the Schedule as covered and You can prove to Our satisfaction that:

- 1) at the time of the loss You had established procedures for securing such agreement and
- 2) all Employees had been instructed in writing to follow such procedures and any failure to do so was due to an isolated error.

This exclusion does not apply to any Subcontractor when acting as a shipping line, airline, port, terminal or railway operator.

F4007C Geographical Limits

The Geographical Limits for Rail Transport and/or Air Transport and/or Sea Transport exclude the following:

Afghanistan, Angola, Armenia, Azerbaijan, Belarus, Crimea, Democratic Republic of Congo, East Timor, Eritrea, Georgia, Iran, Iraq, Ivory Coast, Kazakhstan, Kyrgyzstan, Lebanon, Liberia, Myanmar, Moldova, Nigeria, North Korea, Russia, Rwanda, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Tajikistan, Turkmenistan, Ukraine, Uzbekistan, Republic of Yemen, Zimbabwe and any country where local legislation precludes insurance being effected outside that country.

F5004A Exclusion 25 - Communicable Disease

Exclusion 25 is added as follows:

25. Communicable Disease

- A) Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto
- B) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property

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B4001A Subsidiary Companies

The expression 'The Insured' includes the following subsidiary company(s):

Ital Logistics Limited

Ital Transport UK Limited

B7000J Premium Adjustment

The premium for the Period of Insurance 31/12/2022 to 30/12/2023 is adjustable in accordance with General Condition 7 and has been calculated at the rates shown for the following estimates of Your Turnover from:

1. Road Transport under RHA - Estimate: £650,000 Rate: £0.21566%
2. Road Transport under CMR - Estimate: £16,000,000 Rate: £0.21566%
3. Road Transport under CMR by contract - Estimate: Nil Rate: £0.21566%
4. Air Transport and/or Sea Transport under BIFA and/or FIATA - Estimate: £3,000,000 Rate: £0.26824%
5. Warehousing under BIFA and/or FIATA - Estimate: £20,000 Rate: £1.0207%

The minimum premium for the period is £44,158.73

B7002C Low Claims Bonus

You will be entitled to a refund of the percentage of the adjusted premium shown in Column A below for any Period of Insurance provided that:

1. the policy is renewed for the succeeding Period of Insurance and
2. the cost of claims for the total calculation period does not exceed the percentage of the adjusted premium shown in Column B below.

Column A	Column B
10%	10%

For the purposes of calculating such refund:

1. the expression "cost of claims" shall mean:

The total cost of:

- A) claims and claims expenses paid (less recoveries) and
- B) claims and claims expense reserves

2. the expression "total calculation period" shall mean the lesser of:

- A) the period that We have insured You under this policy or
- B) the expiring and 2 previous Periods of Insurance

The cost of claims will be calculated six months after the expiry of the Period of Insurance. If the cost of claims increases at a later date, We will recalculate the refund and You must repay to Us the difference between the original refund allowed and the recalculated refund.