

HAULAGE INSURANCE

Important – This appendix forms part of the insurance.

An endorsement only applies if the endorsement's number is shown in the relevant place in your schedule.

Details of all endorsements are shown either in this appendix or are supplied with your schedule.

If an endorsement number in the schedule is followed by an amount, the specified endorsement will be limited to the amount shown.

If an endorsement number is followed by a vehicle registration number, the specified endorsement will only apply to the vehicle which has that registration number.

If an endorsement number is followed by a person's name, or a type of person, the specified endorsement applies only to that person or type of person.

Endorsement number 178 – Limited liability in respect of skips

The cover granted by this document extends to apply to any skip while attached to or while being loaded onto or unloaded from the insured vehicle. We will not provide any cover while the skip is detached from such vehicle.

We will not insure you for any fire and theft claims in section 2 for contents being carried in any skip.

Endorsement number 240 – Exclusion of inexperienced drivers

We will not provide any cover whilst your vehicle is being driven by, or is in the charge of, any person who has not held a full United Kingdom driving licence for a period of 2 consecutive years.

Endorsement number 265 – Increased DF&T excess on the continent

The amount stated against Endorsement Number 01 (Damage fire and theft excess) will be increased to the amount shown against this (Number 265) Endorsement Number for any insured vehicle being used on the continent of Europe provided we have been previously notified of the description of any vehicle to be used for such purpose.

Endorsement number 267 – Tipping risks increased excess

We will not pay the first amount shown in the schedule of any claim for accidental or malicious damage or vandalism, while any vehicle covered under this insurance constructed as a tipper is being used for tipping purposes.

Endorsement number 348 – Immobilising theft device warranty

We will not pay for any claim under Section 2 (Loss of or damage to your vehicle) for theft or attempted theft of your vehicle unless an anti-theft immobilising device that immobilises the engine of your vehicle is fitted and is in operation when your vehicle is left unattended.

Endorsement number 383 – Driving exclusions – persons over a certain age

We will not provide any cover while your vehicle is being driven by or is in the charge of, any person over the age stated against this Endorsement Number.

HAULAGE INSURANCE

Endorsement number 390 – Anti-theft tracker device warranty

We will not pay for any theft claim under Section 2 unless an anti-theft electronic tracker recovery system device, which will be in operation at all times, is fitted to your vehicle.

Endorsement number 467 – No claim bonus (one year to six years)

The paragraphs in this document headed 'No claim bonus' will read as follows and not as stated:-

If no claim arises during the period of insurance we will give a reduction to your renewal premium as shown below:

Number of years with no claim	Reduction
One year.....	25%
Two years.....	35%
Three years.....	40%
Four years.....	50%
Five years.....	55%
Six years.....	60%

If only one claim arises during any period of insurance your existing no claim bonus will be reduced at your next renewal, provided insurance is invited by us at the existing terms and conditions (value excepted), as follows:-

- * from 60% to 50%
- * from 55% to 40%
- * from 50% to 35%
- * from 40% to 25%
- * from 35% or 25% to nil

If two or more claims have arisen in any period of insurance your no claim bonus will be reduced to nil. If more than one vehicle is covered by this insurance the no claim bonus will be assessed individually for each vehicle. If the insurance continues on a replacement vehicle following a total loss, no bonus will be allowed on such vehicle unless agreed by us.

Your no claim bonus cannot be transferred to another person.

HAULAGE INSURANCE

Endorsement number 505 – Damage cover for trailers

Section 2 - Loss of or damage to your vehicle, also applies to any trailer which:

- * belongs to you or is hired to you under a hire purchase or leasing agreement whilst it is attached or detached from a vehicle;
- * is in your custody and control but does not belong to you and is not hired to you under a hire purchase or leasing agreement, whilst it is attached or temporarily detached from a vehicle.

The most we will pay for any one trailer is the amount shown against this endorsement number on the schedule.

We will not be liable:

- for loss or damage to any contents in the trailer;
- unless the trailer is securely parked with the brakes on when it is not attached to your vehicle;
- for any trailer which has plant permanently attached or forming part of it, other than a lifting device for self loading, (except where we need to provide cover to meet the minimum insurance required by the relevant law);
- if more than one trailer is being towed at any one time; or if the trailer is not properly secured to your vehicle by towing equipment manufactured for the purpose.

Endorsement number 609 – Payment by instalments

If you or anyone acting on your behalf has elected to pay premiums due by instalments:

- a) The insurance remains an annual contract and if any premium instalment is not paid on or before its due date, then all unpaid instalments and any administration charge will become immediately due. Should the full premium and any administration charge not be paid within 7 days of you having received our written Notice of Default, the cover granted by this insurance will be cancelled with effect from the date of the default and the current certificate of motor insurance must be returned to us.
- b) The instalment conditions outlined in (a) cancel and replace those shown under the General Conditions of this document.

Endorsement number 732 – Excluding inexperienced LGV (HGV) drivers

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person who has continuously held a full United Kingdom LGV (HGV) or an equivalent European Union Driving Licence for less than 2 years.