



# Courier Van Insurance Policy Schedule



Policy number:  
 Period of insurance:  
 Reason for issue:  
 Date issued:

## Contract parties

Insured:  
 Address:  
 Business/Occupation: Courier  
 Insurer: Qudos Insurance A/S, Kongevejen 371, DK-2840 Holte, Denmark.  
 Qudos Insurance A/S is regulated by the Danish FSA No. 53112 and authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 571608)  
 Insurance intermediary: PolicyPlan Limited. Registered in England and Wales No. 6419377.  
 Registered office Staveley House, Church Street, Connah's Quay CH5 4AS.  
 Authorised and regulated by the Financial Conduct Authority (Registration No. 674474).  
 Issuing office: Staveley House, Church Street, Connah's Quay CH5 4AS  
 Tel: +44(0)845 017 9993  
 Claim notification: **For damage, fire, theft or glass claims:**  
 Tel: +44(0)844 811 2028

## Operative endorsements

The terms, exceptions or conditions of this insurance may be varied by any endorsement detailed in the attached endorsement schedule.

## Goods in transit

Limit of indemnity	Excess
£10,000 any one claim	£250 each and every claim

## Payment details

				Amount GBP
Annual policy premium				£2,325.64
<b>Premium payable/refunded by this transaction:</b>	<b>Amount</b>	<b>Insurance Premium Tax</b>	<b>Administration Charge</b>	<b>Amount</b>
	2,123.87	201.77	75.00	2,400.64
Total amount payable:				<b>2,400.64</b>

Signed by and on behalf of Qudos Insurance Company A/S

Dated:

**Brian Clausen**  
 Chief Executive Officer

Qudos Insurance Company A/S



# Courier Van Insurance Policy Schedule Continued

Underwritten by



Policy number:

Insured:

## Insured vehicle(s)

Make	Model	Year	Value	VRM	Cover	Use	NCB
V						Carriage of goods for hire and reward	0 years

## Operative endorsements

The terms, exceptions or conditions of this insurance may be varied by any endorsement specified below. Unless the endorsement specifies otherwise, its application will apply to all sections of the policy. Where only a reference code is shown please refer to your policy booklet for the full terms of the endorsement.

Each endorsement will override any conflicting term in the policy and each is subject otherwise to the policy exclusions, general exclusions, terms, conditions and definitions.

Code	Endorsement
ME1	Standard accidental damage, fire and theft excess £750
ME3	Named drivers:
ME18	Seats endorsement
ME21	Type of goods endorsement

## Endorsement descriptions

Code	Endorsement
<b>ME1</b>	<b>Standard accidental damage, fire and theft excess £750</b>
<b>ME3</b>	<b>Named drivers:</b> The policy excludes and the insurer will not be liable while the vehicle(s) specified in the schedule is being driven by or in the charge of any person other than the person(s) specified in the schedule.
<b>ME18</b>	<b>Seats endorsement</b> Cover is provided for commercial vehicles with a maximum of two seats fitted where the driver and a maximum of two passengers can be carried. If more seats are fitted then that will render this insurance void and no cover will be provided.
<b>ME21</b>	<b>Type of goods endorsement</b> <ol style="list-style-type: none"> <li><u>The carriage of human and/or animal organs, tissue or blood which are time critical, money, securities for money, negotiable instruments, saving stamps, unused postage stamps, fine arts or any materials registering more than 1000 points on the ADR scale included within:</u> <ol style="list-style-type: none"> <li>the Road Traffic (Carriage of Dangerous Substance in Road Tankers and Tank Containers) Regulations 1992 or subsequent legislation, or</li> <li>the Carriage of Dangerous Goods (Classification, Packaging and Labelling) and Use of Transporter Pressure Receptacles Regulation 1996 or subsequent legislation, or</li> <li>the Carriage of Explosives by Road Regulations 1996 or subsequent legislation, or</li> <li>the list of substances that are hazardous to health published by the Health and Safety Executive or its successor where your vehicle is required to display hazard warning (Hazchem or ADR) panels or Tremcards while materials are being carried;</li> </ol> is forbidden and will render the policy void, with no insurance given. </li> <li><u>The carriage of thief attractive goods is forbidden and will render the policy void with no insurance being given.</u> This provision shall not apply when thief attractive goods are carried unwittingly in sealed containers or as part of a groupage load. The burden of proving that the carriage was unwitting shall be upon you.</li> <li><u>The carriage of goods in connection with the removal of household, office and factory furnishings and equipment (including scrap, site clearance and/or waste disposal) is forbidden and will render the policy void, with no insurance given.</u></li> </ol>

Subject otherwise to the terms, exceptions and conditions of this insurance.

This endorsement is effective from: