

Carriers Liability Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by QUINN - *Insurance*. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

The policy indemnifies the insured against loss of or damage to cargo, trailers and equipment while acting as a Road Haulage Contractor. QUINN - *Insurance* provides the policy. The standard duration of the policy is twelve months.

Significant Features & Benefits Of The Policy

- Covers liability for cargo in connection with:
 - Loss or damage to Cargo.
 - Consequential Loss.
 - Costs and expenses arising out of a loss.
 - Carriage of Frozen foods.
 - Theft from secured vehicle or trailer.
- Covers costs and expenses in connection with:
 - Legal fees in relation to a loss.
 - Costs incurred in rerouting misdirected cargo.
 - Costs incurred in disposing of cargo or equipment after a loss.
 - Costs involved in quarantine, fumigation, disinfection of cargo or equipment.
 - Contribution to General Average and or salvage
 - Provision of General Average and Salvage Bonds.

The policy can also be extended to cover:

- Physical loss of or damage to trailers and equipment.
- Hire/Lease charges payable in respect of equipment lost or damaged.

Significant & Unusual Exclusions or Limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below.

- Dangerous Cargo Limitations.
- High risk cargo (unless agreed).
- Loss or damage to cargo owned by the Insured.
- Ordinary wear & tear.
- Latent defect in equipment.
- Fault in design/manufacture of equipment.
- Mechanical or electrical breakdown of equipment.
- Destruction of or damage to equipment by order of an authority.
- Punitive or exemplary damages.
- Deliberate or reckless conduct of the insured.
- War and strikes.

Please refer to the policy document for full details of the policy.

Cancellation Rights

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 3511210 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
QUINN - *Insurance*
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.