

Goods In Transit 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 provides cover for loss or damage to property owned by the insured in the course of transit within the specified territorial limits. QUINN - *Insurance* provides the policy. The standard duration of this policy is twelve months.

Significant Features & Benefits Of The Policy

- Cover for theft of cargo from secured vehicles (subject to specified conditions).
- Cover for temporary replacement vehicles where specified vehicle is under repair.
- Cover for the cost of debris removal (to a specified limit).
- Policy provides cover as standard in Great Britain, Republic of Ireland, Northern Ireland, Isle of Man and the Channel Islands.
- Cover whilst temporarily stored for up to 24 hours in the course of a journey.
- Cover includes loss or damage whilst loading and unloading.
- Optional cover available separately for:
 - Fire
 - Explosions
 - Collision
 - Overturning

Significant & Unusual Exclusions or Limitations

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

- The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on the schedule.
- Theft from unattended vehicles (subject to security conditions).
- Dishonesty of employee or confiscation by customs or other authorities.
- Marine transit.
- Carriage of explosives or other dangerous goods.
- Wear and tear, gradual deterioration, and changes in climatic or atmospheric conditions.
- Loss or damage caused by vermin, insects, damp, mildew or rust.
- Breakdown of refrigeration equipment.
- Consequential loss.
- Damage or loss as a consequence of insufficient or unsuitable packaging.

Please refer to the policy document for full details.

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