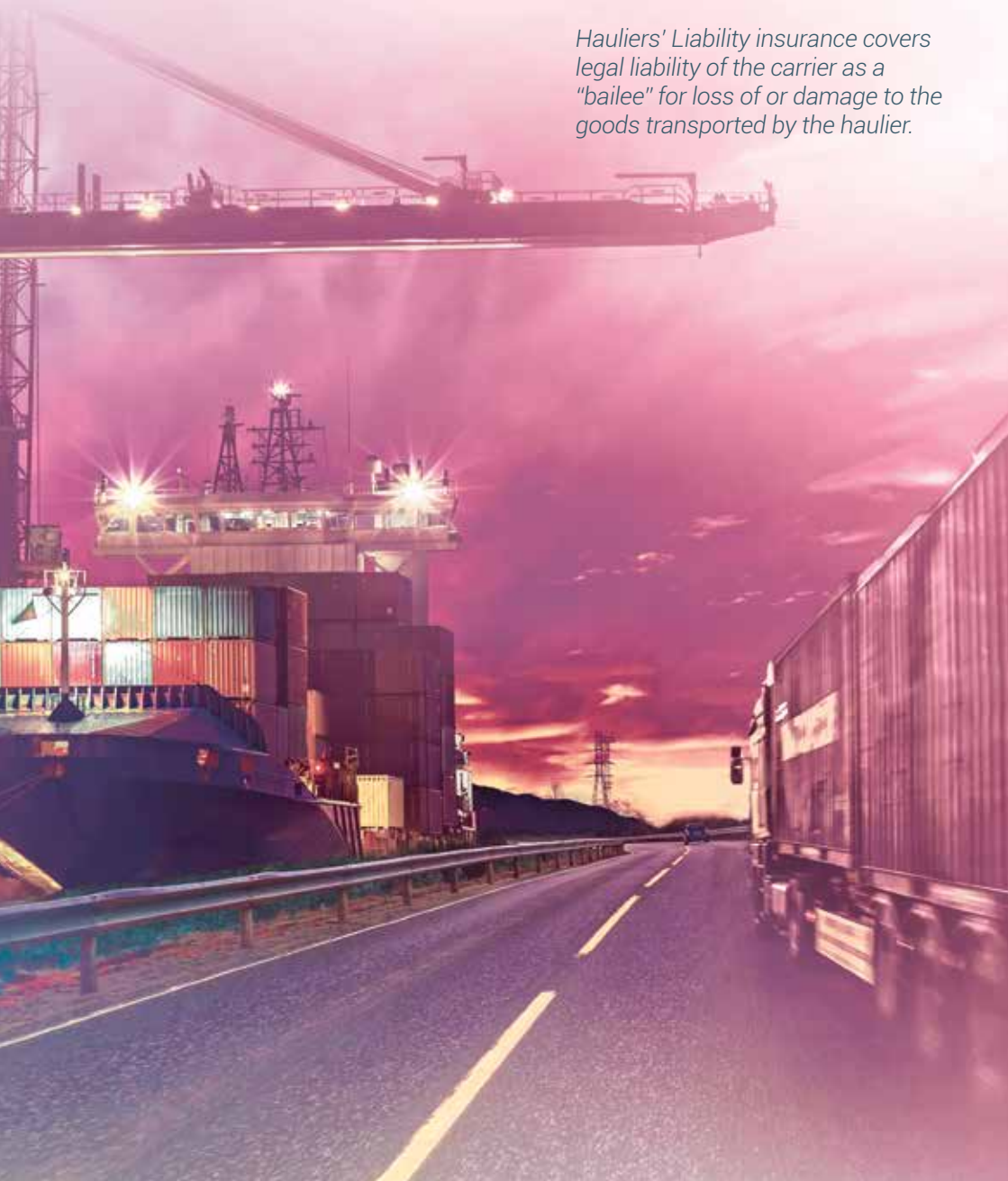




HAULIERS LIABILITY INSURANCE

Hauliers' Liability insurance covers legal liability of the carrier as a "bailee" for loss of or damage to the goods transported by the haulier.



COVERS INSURED

Legal liability of the carrier under

- › Conditions of carriage seen and approved by the insurer (which is standard condition used by all freight forwarders). Typical conditions of carriage include the Road Haulage Association (RHA) conditions or the Freight Transport Association (FTA) conditions. Both RHA and FTA conditions of carriage allow hauliers to limit their liability to a certain amount per tonne, but this amount will never exceed the actual goods' value. Hauliers' insurance only covers the hauliers' liability specified in the conditions of carriage, not the actual goods they transport
- › National or international convention
- › Common law or civil law by virtue of statute

OPTIONAL EXTENSIONS

- › Costs and expenses incurred to avoid any claim
- › Sheets and ropes
- › Driver's personal effects
- › Consequential loss except late delivery, own goods, death, bodily injury, property other than the goods

MAJOR EXCLUSIONS

- › War
- › Terrorism
- › Nuclear risks and radioactive Contamination
- › Death or bodily injury
- › Wear and tear
- › Breakdown of refrigeration machinery or insufficiency of insulation
- › Goods such as blood stock, livestock, cash, jewelry, bullion, spirits, works of art, precious goods, arms and ammunition
- › Sonic bangs
- › False or fraudulent claims
- › Deliberate or reckless conduct
- › Punitive damages
- › Insolvency
- › Contraband

