

Courier Insurance

Insurance Product Information Document



Company: Salvation Army General Insurance

Product: Courier Insurance

SAGIC is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of our standard courier insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

What is this type of insurance?

This courier policy provides cover for your cargo as part of your business as a courier and also your legal liabilities in the course of your business. Your policy schedule will provide specific details on the sections of cover you have opted to insure.



What is insured?

The amount of cover for each section will be specified by you and will be shown on your schedule.

All Risk

- ✓ Loss or damage to the cargo you are transporting
- ✓ Loss or damage to handheld scanners

Liability

- ✓ Employer's liability if you are held liable for bodily injury to any employee
- ✓ Public liability if you are held liable for injury a third party or damage to third party property arising in connection with your business



What is not insured?

- ✗ War, Pressure waves, Pollution or Contamination
- ✗ Intentional causes at your direction or with your knowledge
- ✗ Terrorism unless specifically stated on your schedule
- ✗ Communicable Disease
- ✗ Wear & Tear or Gradually Operating cause
- ✗ Faulty Workmanship or Breakdown
- ✗ The cost of replacing undamaged items or part of an item solely because it forms part of a set
- ✗ Theft by any person in your employment
- ✗ Liability arising directly or indirectly for any professional services, treatment of any kind, medical care services
- ✗ Liability arising directly or indirectly out of ownership or possession of any mechanically propelled vehicles and/or watercraft
- ✗ Deterioration of cargo, or the hardening or setting of cargo
- ✗ Unexplained or mysterious disappearance
- ✗ Any dishonest, fraudulent or wilful misconduct by you



Are there any restrictions on cover?

- ! Loss or damage to cargo from unattended vehicles prior to or after completion of the driver's working day
- ! Loss or damage to cargo being towed
- ! The maximum amount payable for handheld scanners is £2,500



Where am I covered?

- ✓ The policy covers cargo in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the policy if a claim involves property that is lost, maliciously damaged or stolen
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Notify us immediately if someone makes a claim against you



When and how do I pay?

You can pay the premium as a one-off payment, annually or in monthly instalments.
Payments can be made by bank transfer, direct debit or debit/credit card.



When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

After the first 14 days of your policy you must give 30 days' notice, if you have made a claim there will be no refund due.