



# Goods in transit section

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**Your** schedule will show if this section is covered.

## Meanings of defined terms

These meanings apply within **your** Goods in transit section. If a word or phrase has a defined meaning it will be highlighted in bold blue print and will have the same meaning wherever it is used in this section. The meaning of defined terms that apply throughout **your policy**, and not just this section, can be found on page 5 of the General introduction section of **your policy**.

## Geographical limits

Anywhere (including sea crossings) in or between Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and Eire.

## Property

Goods and trade tools belonging to **you** or for which **you** are responsible, relating to the **business** shown in **your** schedule.

## Vehicle

Motor vehicle, articulated vehicle, trailer or semi-trailer owned or operated by **you**.

## What is covered

**We** will cover **you** for loss of or damage to **property** occurring during the **period of insurance** whilst in transit to destinations within the **geographical limits** by any means of conveyance described in **your** schedule, including

- 1 loading prior to despatch from the point of actually lifting **property** by or onto the means of conveyance
- 2 unloading and movement to the first resting place at the final destination.

### Basis of claims settlement

**We** will pay **you** for the invoice value of **property** at the time of loss or **we** may repair, replace or reinstate **property** lost or damaged.

If an invoice has not been raised at the time of loss, the valuation will be based on the sale or re-sale value of the **property** at the time of the start of the transit.

If the lost or damaged **property** is not new, **we** will deduct a reasonable amount for wear, tear and depreciation as part of the claims settlement.

In the event of loss of or damage to any machinery or equipment, which when complete for sale or use consists of several separate parts, **we** will only pay for the part or parts actually lost or damaged, including any replacement charges. In all circumstances **we** will not pay more than the value of the complete machine or equipment.

Claims for the total loss or destruction of ropes and sheets cover, personal effects cover and electronic equipment cover will be settled on the basis of value at the time of loss or damage with adjustment for wear and tear, but **we** will not pay more than the limit specified for the cover in respect of any one claim.

### Additional expenses cover

**We** will pay up to £10,000 any one claim for expenses reasonably incurred by **you** in

- 1 the removal of debris and site clearance from the immediate area of the site where damage to **property** in transit by **vehicle** has occurred

- 2 transferring **property** to any other conveyance, following fire, collision, overturning or impact of the conveying **vehicle**, including carrying the **property** to the original destination or to a place of collection
- 3 reloading onto the **vehicle** any **property** which has fallen from the **vehicle**
- 4 re-securing the **property** where there is dangerous movement of the load in transit by **vehicle**.

### Demonstration or approval cover

**We** will pay up to the consignment limit shown in **your** schedule for accidental loss of or damage to **property** during the **period of insurance** within the **geographical limits** whilst

- 1 in transit to or from **your** customers premises on demonstration or on approval
- 2 on the customers premises where the **property** is being demonstrated or being approved, excluding loss or damage caused by or through its demonstration or use.

### Electronic equipment cover

**We** will pay up to £500 any one claim for accidental loss of or damage to portable electronic equipment belonging to **you** occurring during the **period of insurance** within the **geographical limits**, whilst being used by the driver of a **vehicle** in the course of transit of **property**, in connection with the **business**.

### Exports (Free on board/ Free on aircraft) cover

**We** will cover **you** against loss of or damage to **property** occurring during the **period of insurance**, consigned to an address outside the **geographical limits**, where, by agreement, **you** are responsible for all expenses and insurance prior to delivery of the **property** over ships, rail or on aircraft. The cover will apply whilst in transit within the **geographical limits** and for a period of up to 30 days whilst the **property** is temporarily stored awaiting shipment on any quayside or in any dock or airport store.

## Goods in transit section *continued*

### Incoming goods cover

**We** will cover **you** up to the consignment limit for loss of or damage to **property** occurring during the **period of insurance**, consigned to **you** from an address within the **geographical limits**, if it is **your** responsibility to insure.

### Packers premises cover

**We** will pay up to the consignment limit shown in **your** schedule for accidental loss of or damage to **property** during the **period of insurance** within the **geographical limits** whilst

- 1** in transit to or from premises where the **property** is being packed for transit
- 2** on the premises where the **property** is being packed for transit, excluding loss or damage caused by or through the process of packaging.

### Personal effects cover

**We** will pay up to £500 any one claim for drivers personal effects, accidentally lost or damaged, arising out of an occurrence for which there is also a valid claim for loss of or damage to **property** in or on a **vehicle**.

### Ropes and sheets cover

**We** will pay up to £500 any one claim for accidental loss of or damage to tarpaulins, sheets, trailer curtains, ropes, chains, webbing straps and packing materials belonging to **you** or for which **you** are responsible not insured under any other policy, occurring during the **period of insurance** within the **geographical limits**, whilst carried on a **vehicle**.

### Travellers samples cover

**We** will pay up to the consignment limit shown in **your** schedule for loss or damage to travellers stock or samples occurring during the **period of insurance** within the **geographical limits**, whilst in transit or temporarily removed from a **vehicle** during transit and kept in a locked room or a locked building, provided that the stock or samples remain under the custody or control of **you** or **your** employee.

### Limit of cover

- 1** The maximum amount **we** will pay for any one claim or series of claims arising from one occurrence is the limit any one event shown in **your** schedule.
- 2** The consignment limit shown in **your** schedule is the maximum amount **we** will pay for all **property** sent at any one time
  - a** in one or more packages and in one load by **vehicle** or carrier to the same destination
  - b** for any one self contained package sent by post.

## What is not covered

### Consequential loss exclusion

**We** will not cover loss resulting from damage to **property** or any indirect loss other than as specified under the additional expenses cover.

### Delay exclusion

**We** will not cover loss or damage to **property** directly or indirectly caused by or arising from delay.

### Derangement exclusion

**We** will not cover electrical or mechanical derangement unless caused by impact.

### Excess exclusion

The **excess** shown in **your** schedule will apply to each claim or series of claims arising from one occurrence.

### Livestock exclusion

**We** will not cover loss of or injury to living creatures.

### Natural deterioration exclusion

**We** will not cover natural deterioration of **property**.

### Nuclear waste exclusion

**We** will not cover loss or damage to nuclear waste.

## Goods in transit section *continued*

### Pressure waves exclusion

**We** will not cover loss or damage to **property** directly or indirectly caused by or arising from pressure waves caused by aircraft or other aerial devices.

### Radioactive contamination exclusion

**We** will not cover any loss, damage or expense directly or indirectly caused by or contributed to by or arising from any type of nuclear radiation, nuclear material, nuclear waste, nuclear reaction or radioactive contamination.

### Temperature controlled property exclusion

**We** will not cover the deterioration of **property** conveyed in frozen, chilled or insulated conditions due to

- 1 faulty stowage
- 2 incorrect setting or operation of the equipment
- 3 variations in temperature unless directly caused by fire, accident (but not breakdown) to the means of conveyance, theft or attempted theft.

### Valuables exclusion

**We** will not cover loss of or damage to

- 1 money, securities for money (which includes certificates of bond, stock certificates, bills of exchange, promissory notes) or stamps
- 2 watches, precious stones, jewellery or bullion.

### War risk exclusion

**We** will not cover any loss, damage or expense caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.

## Section conditions

These conditions of cover apply only to this section. **You** must comply with these conditions to have the full protection of **your policy**.

Conditions may specify circumstances whereby non-compliance will mean that **you** will not receive payment for a claim. However **you** will be covered and **we** will pay **your** claim if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

### Carrier notification condition

If loss or damage is caused by a carrier, **you** must notify the carrier in writing as soon as **you** are aware of the loss or damage, as well as notifying **us**. **You** may be asked to complete the carriers claim form and any compensation **you** receive from a carrier, must be paid to **us** if **we** have paid the claim.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim.

### Premium adjustment condition

If any part of the premium has been calculated on estimates **you** must, at **our** request, tell **us** the actual figures on the expiry of the **period of insurance** so that the final premium can be calculated using the agreed rates. If the adjusted premium is less than the estimated premium **we** will not return more than 10% of the original premium.

If the estimates shown in **your** schedule are marked as index linked, the renewal premium for each **period of insurance** will be calculated on an adjusted amount in line with suitable indices of costs.

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