

Freight & Removals

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with the Policy wording, Remover Combined IIU+Acc v26.06.01

Please check this Schedule carefully and advise Your broker as soon as possible if anything is wrong or does not meet Your current requirements.

Policy Number:	PVG116054315	
Date of Issue:	12/08/2026	
Broker Code:	Coversure, Bromsgrove	
Insured:	Seamus Kidd	
Business Description:	Removal Contractor	
Period of Insurance:	From 02/09/2026	To 01/09/2027
Effective Date:	02/09/2026	
Premium:		
Non Adjustable Premium:	£370.00	
Insurance Premium Tax:	£44.40	
Total:	£414.40	

Insurer

Intact Insurance

Freight Liability Section

Covered

Optional Extensions 1 & 3 apply

Number of Vehicles owned or Operated by You

2

Third-Party Property Vehicle Limit

Full Value Liability £20,000 x 2 Vehicles

Own Goods Vehicle Limit

£5,000

Employees' effects Event Limit

£850

Transshipment Expenses Event Limit

£10,000

Damage to Recorded Information Event Limit

£10,000

Overall Event Limit

£40,000

Territorial Limits

British Isles

Excess

£250, other than £50 in respect of hand-held scanners.

Endorsements

Not Applicable

Insurer **Not Applicable**

Combined Liability Section **Not Covered**

Part (A) – Public & Products Liability **Not Covered**

Limit of Liability

Not Covered	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause
Not Covered	All occurrences happening during the Period of Insurance in respect of products supplied
Not Covered	All Sudden Pollution or Contamination Incidents considered by Us to have occurred during the Period of Insurance

The Excess

£500.00 each and every claim for Damage to material property

Endorsements applicable:

Not Applicable

Part (B) – Employers' Liability **Not Covered**

Limit of Liability

Not Applicable	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause (unless subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease))
Not Applicable	For any claim subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease)

Endorsements applicable:

Not Applicable

Claims

Freight Liability Section

To Report a Freight Liability Claim quote reference T002490G and the policy number shown on the first page of this schedule.

Phone in normal office hours:	0161 235 3876
Fax:	0161 235 3903
Email:	provego.claims@intactinsurance.co.uk
Write to:	Freight Liability Claims Department, Intact Insurance, 17, York St., Manchester, M2 3GR

Combined Liability Section

To report a claim:

Sedgwick's claims helpline:	0345 605 0871
Email:	provegoclaims@uk.sedgwick.com

You must notify Us within 14 days of becoming aware of such occurrence. You will also find claims reporting information at <https://bspokegroup.co.uk/brands/provego-underwriting>

Immediately forward to Us upon receipt any letter, claim, writ, summons or process.

Immediately notify Us of any knowledge of impending prosecution, inquest, fatal accident or ministry inquiry.