Goods in Transit Policy Schedule

Policy Number: MIGIT0010505

Agent Details:

Coversure Midlands Ltd (M)

Please read this policy schedule in conjunction with the policy booklet in full and contact the insurance broker or intermediary who you arranged this insurance with should you have any queries or if any aspect of the policy does not meet your requirements. Please keep this schedule safely with your policy document.

Name of Insured	Uk Mover Ltd
The Premises	[redacted]
Post code	SE6 4JD
Business	Based on 1 x unspecified vehicle It is agreed that excess in respect of household removals is increased to £1,000 each and every loss

Key Information	
Policy Number	[redacted]
Broker Reference	TBA
Date of Issue	23 March 2026
Effective Date	27 March 2026
Renewal Date	27 March 2027
Period of Insurance	27 March 2026 to 26 March 2027
Insurance Premium	£450.00
Insurance Premium Tax	£54.00
Policy Fee	£25.00
Total Amount Payable	£529.00
Transaction Type	Renewal
Policy Version Number Reference	MSGIT1

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'INSURED' IS SHOWN.
WHERE THERE IS NO INSURANCE THE WORDS 'NOT INSURED' ARE SHOWN.

AUTHORISED SIGNATURE: James W

DATE: 23 March 2026

Section 1 - Contract Type				INSURED
Description	Refrigerated	Conveyance Limit	Turnover	Excess
o All Risks	No	£50,000	£50,000	£1000

Section 2 - Trailers (owned, hired or leased)				NOT INSURED
Description	Refrigerated	Limit any one Trailer	Total all Trailers	Excess
o Trailer Cover	No	NOT INSURED	NOT INSURED	£250

Section 3 - Storage Locations			
Storage Address	Storage Conditions	Location Limit	Excess

Optional Benefits:	
Errors & Omissions commited by You	Insured
Non-incorporation of Contract Conditions	Insured

Limits

Maximum Limit of Liability Limit Any One Event: £500,000

Geographical Limits: Anywhere in England, Wales, Scotland, Northern Ireland, the Isle of Man, the Channel Islands, the Republic of Ireland, and any sea crossing incidental to the carriage of the Goods within or between these geographic limits unless endorsed otherwise.

Excluded Territories: Excluding shipments to/from via or within, and any storage within any of the OFAC Sanctioned territories such as but not limited to Iran, Cuba, Syria, North Korea, North Sudan, Venezuela, Crimea, Myanmar (Burma), Russia, Belarus, Ukraine (including Crimea and the Luhansk and Donetsk regions) including their territories and possessions and any state or political subdivision thereof &/or Countries where legislation or sanctions prohibit the placing of insurance with Chubb European Group SE, a Chubb Company.

Sanction Limitation and Exclusion Clause
No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. JC2010/014

RUB Exclusion Clause
Excluding shipments to, from, via, within, or storage in Russia, Belarus or Ukraine (including Crimea and the Luhansk and Donetsk regions), including their territories and possessions and any state or political subdivision thereof.

Additional Endorsements Applicable

Removals Clause

It is agreed that the exclusion 7 of section 6 of the policy wording (Loss or damage to household, office or industrial goods and property during removal or storage) is deleted and the following clauses apply to the transport of such goods:

This cover attaches from the time that the goods leave the Insured's residence or elsewhere including throughout handling, packing and temporary storage, in furniture depositories and other approved warehouse until delivery into the insured's residence or place of storage at destination. Subject to a maximum period of temporary storage of 120 days in total but not including incidental storage during the ordinary course of transit.

1. Packing
1.1. Professionally Packed Items Excluding loss of or damage to items packed by the owner in furniture, trunks, cases, drawers or other receptacles unless previously listed and disclosed to the removers, their subcontractors or agents and included in the packing inventory
1.2. Owner Packed Items and Baggage Excluding breakage, scratching, denting, chipping, staining and tearing unless caused by fire or by the vessel or conveyance being stranded, sunk, burnt, in collision or overturned. The amount recoverable in respect of any one package shall be insured value thereof as declared to the removers prior to commencement of the transit, or otherwise the proportionate value of the package as one of the number of items described upon the consignment note or inventory prepared by the remove prior to commencement of the transit.

2. Pairs and Sets Clause
In the event of loss of or damage to any article forming a part of a pair or set the Underwriters shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such part or parts may have as forming a pair of set but in any event not exceeding a proportionate part of the sum insured in respect of the pair or set.

3. Average Clause
The insurance is subject to the condition of average, that is to say, if the property covered by this insurance shall at the time of loss be of greater value (in the country of destination) than the sum insured hereby, the Assured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this certificate bears to the total value (in the country of destination) of the said property.

4. Antique Clause
In the event of damage to antique items and/or works of art insured hereunder liability is restricted to the reasonable cost of repairs and no claim is recoverable in respect of depreciation. In no case shall liability hereunder for such repairs exceed the sum insured in respect of the damaged article.

5. Second-Hand Machinery Replacement clause
In the event of a claim for loss or damage to any part of the insured interest in consequence of a peril covered by the contract, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value of new machinery, plus additional charges for forwarding and refitting the new part or parts if incurred. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

6. Wear and Tear clause

Excluding wear and tear, gradual deterioration, moths, insects, vermin, rust and mildew.

7. Climate Conditions clause
Excluding damage caused by climatic or atmospheric conditions or extremes of temperature.

8. Mechanical and electrical Derangement
Excluding Mechanical, electrical or electronic derangement unless caused by external, physical damage to the items concerned.

9. Depreciation Clause
Excluding depreciation resultant upon repairs.

10. Motorcycles
It is hereby noted that cover for Motorcycles is included whilst carried as part of a removal

Unattended Vehicle Wording (9pm to 6am)

We do not provide any cover for theft or attempted theft from any vehicle left unattended unless

a) all doors and windows are locked and the keys removed from the vehicle and the windows and all other means of access adequately protected by an audible alarm and an immobiliser put into operation and;
b) during the hours of 21.00hrs and 06.00hrs
(i) the vehicle is kept in a locked building of substantial construction or secure compound; or
(ii) the vehicle is under constant surveillance by the driver or by another responsible person authorised by the insured

It is agreed that the driver sleeping in the cabin of the vehicle is deemed to be attended for the purpose of this clause.

About your Insurers

Cover is provided by:

Insurer:	Chubb European Group SE
Registered Number:	820988
Agreement Number:	
Proportion:	100%
UMR:	UKSCMC74951

Details about the extent of the authorisation and regulation of all companies listed above can be viewed at the FCA website; www.fca.gov.uk/register or by calling the FCA on 0800 111 6768.

About Mi Specialty Ltd

Mi Specialty Ltd is an established MGA which is part of the Lloyd & Whyte Group. We work with a select number of independently owned insurance intermediaries in the UK, Channel Islands & Isle of Man.

About your Insurance Broker

Your Insurance Broker is the organisation that you arranged this insurance with and should be your first point of contact for any queries you may have on the policy, other than claims.

Cancellation Procedures

The full cancellation procedure can be found in your policy wording.

Enquiries & Complaints Procedure

Mi Specialty Ltd are committed to providing the highest standards of service. We only use insurers who have been vetted in accordance with our strict criteria. However, if you have a complaint about the arrangement of your insurance please let us know. Your complaint will be dealt with promptly, fairly and in accordance with the FCA Rules.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance broker who arranged this Policy for you. Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.

The full enquiries and complaints procedure can be found in your policy wording.

Making a Claim

The full claims procedure can be found in your policy wording on page 17 - Section7: Claims Procedure.

The Financial Services Compensation Scheme (FSCS)

The following are all covered by the FSCS:-
Mi Specialty Ltd, Chubb European Group SE.
This means that you may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street , London EC3A 7QA Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk