



M R Ratcliffe Transport Insurance Schemes Goods in Transit and Combined Liability Enquiry Form

For Haulage Contractors, Couriers and Furniture Removers

Email underwriting@ratcliffes.co.uk

Broker:	Contact:
Email:	Telephone:

Risk Info:

Client Name: (Incl. Trading Name)			
Occupation:			
How Long Trading:			
Current Insurer / Renewal Date /Target:	Current Insurer	Renewal Date	Target
Operating Licence Number: If applicable.			
Operating Centre Post Code:			
Total Number of Vehicles Operated:			
Vehicle Registrations / GVW:	Reg:	GVW:	
	Reg:	GVW:	
	Reg:	GVW:	
	Reg:	GVW:	
	Reg:	GVW:	
Territorial Limits	UK Only <input type="checkbox"/>	Western Europe Exc. Italy <input type="checkbox"/>	Western Europe Inc Italy <input type="checkbox"/>

GIT / Basis of Cover:

Basis of Cover:	Sum Insured: (Note Standard RHA Conditions are £1,300 Per Tonne)	Financial Limit per Tonne
All Risks / Full Responsibility Per Vehicle:	£	UK CMR £300,000
RHA 1998 / 2009 Conditions Per Tonne:	£	European CMR £300,000

UK CMR cover is automatically included. Please advise if this turnover is more than 50% of the total turnover £.....

Type of Goods Carried:	
Any Carriage of Hazardous Goods: If Yes: Please state the goods carried and the Class of hazardous goods:	
Specialist Contractor: i.e. Maritime etc.	
Are thief attractive goods knowingly carried? (see below wording) If "Yes" Please confirm type of goods carried, frequency and if carried in full or part loads.	
Are Subcontractors Used?	If "YES" please state estimated annual turnover £

Definition of thief attractive goods:

Bottled Spirits

Processed tobacco or other tobacco products (not raw leaf).

Domestic Audio/Visual Equipment.

Domestic electrical equipment (Not cookers, refrigerators, freezers, dishwashers, washing machines or tumble/spin dryers). Computer equipment and/or accessories.

Mobile phones and/or accessories.

Non Ferrous metals in scrap, sheet, bar, ingot or similar form.

Extensions:

Deterioration of Stock Cover Required:	Yes / No
If Yes do drivers have a minimum of 3 years' experience in the carriage of temperature controlled goods	Yes / No
Loss of Drum & Solidification of Load cover required: Available for concrete mixers up to 10 years old £20,000 loss of drum cover, 10% co insurance clause applies subject to a minimum excess of £500	Yes / No
Loss of Use: £300 per week cover is included free of charge. If a higher weekly amount is required please state amount up to a maximum of £600 per week	£

Public / Employers Liability:

Public liability at £5m will be automatically included on all quotations unless you specifically want this cover excluded.

Do you require a quote for Goods in Transit only (excludes Liability covers): Yes / No

Is £10M Public Liability required:	Yes / No
If Yes which contract is it required for?	
Is Employers Liability cover required:	Yes / No
If Yes state number of employees / drivers:	

Claims:

Goods in Transit / Liability Claims / Losses in last 5 years	Date:	Circumstances:	Amount Paid (£)
Please state if 'NONE'			

GIT Info Sheet

The policy automatically includes:

- UK CMR Cover £300,000 any one vehicle.
- Legal costs for which you are legally liable for which the insurers agree to pay in respect of a valid claim.
- Consequential Loss up to £250,000 any one event.
- Own goods cover up to £5,000 – e.g. Tarpaulins, sheets, trailer curtains, ropes, chains, webbing straps, packing material and similar items.
- Errors & Omissions cover up to £100,000 – subject to conditions.
- Strike & road block cover up to £300 per day / £5,000 any one event.

We can consider cover for the following non-standard risks:

- Plant and machinery cover up to £250k, higher levels will be considered subject to referral.
- Tailored wording and specific cover for larger contractors such as Hansons, Maritime & P&O Ferrymasters.
- Increased RHA limits.
- Carriage of cars, caravans & boats.
- Carriage of alcohol.
- Carriage of Livestock.
- Thief attractive goods.
- Hazardous goods.
- Loss of drum cover and solidification for concrete mixers.
- Goods in Transit only.
- Trailer cover where this isn't covered under the commercial motor policy.

Please note clients may have to meet certain criteria before we could consider.

Information:

If your client operates a vehicle with a gross vehicle weight over 3.5T they will require an operators licence.

We are unable to quote for Liability cover in isolation.

We are unable to include Liability cover where;

- Clients have other non hire & reward business activities operated in the same name / trading name, for example farmer & haulier etc.
- Clients have Liability cover in force elsewhere.
- Where other vehicles operated for hire & reward have not been included in this enquiry.



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