



## KEY FACTS

# Self-Employed 'Lifestyle' Courier – Transit and Liability Insurance

### Cover

Policy cover applies in respect of your business as a 'Lifestyle' Courier undertaking courier work on a part-time basis i.e. no more than 10 hours per week operating a single vehicle of not more than 3.5 tonne GVW.

#### Transit

Covers your legal liability for damage to the consignment under your principal's standard terms of contract whilst in transit in your vehicle or whilst being kept overnight in your securely locked private dwelling or garage.

A £250 excess applies in respect of damage occurring to the consignment whilst in your private dwelling or garage and £75 in respect of all other claims.

#### Public Liability

Covers your legal liability for up to £2,000,000 for injury to any person (other than employees) and/or loss or damage to property; wrongful arrest or eviction; trespass or nuisance arising from your business occurring within the European Union.

Claims against you must be brought within the UK.

The limit applies to each claim.

A £250 excess applies in respect of claims for loss or damage to property.

Principle extensions under this section include:

- Legal costs and expenses in defending any criminal proceedings brought for a breach of the Health and Safety at Work Act (maximum £250,000 inclusive of limit)
- Consumer Protection Act and Food Safety Act defence
- Defective Premises Act cover
- Data Protection Act cover

### Principal Exclusions

#### All Insuring Clauses

- Claims involving mould

#### Transit

- Theft from unattended vehicles unless the consignments are out of sight and the vehicle is locked and any security devices in operation and, at night (i.e. between 19.00 and 08.00), the vehicles is in your locked garage.
- Theft from your private dwelling or garage unless involving forcible and violent entry or exit
- Wear and tear, electrical/mechanical breakdown etc.
- Force Majeure

#### Public Liability

- Damage to your property
- Professional advice etc given for a fee or where a fee would normally be charged
- Pollution
- Asbestos

### Principal Conditions

#### All Insuring Clauses

- Claims notification and handling requirements
- Contract of insurance subject to English or Scottish law.
- Dangerous Goods
- Principals standard terms and conditions of carriage (or RHA).

This factsheet is not a policy document and contains only general descriptions.  
Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.