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## Swift Logistics Group Insurance Policy

Insurance is only available to account customers, non-account customers are sent at the consignors own risk.

### **Same Day Services (Dedicated / Immediate)**

All Same Day consignments are covered by Automatic insurance up to £5,000.00\*

If insurance is required between £5,000.00 and £10,000.00 we would need to be advised at the time of booking so that we can log on our system, no charge will apply for this additional cover.

If insurance is required between £10,000.00 and £20,000.00 an administration charge of £10.00 per multiples of £1000.00 up to £20,000 will apply. For example £19,000.00 of insurance required an additional £90.00 administration charge shall apply.

If the level of insurance is required for over £20,000.00 then we would need to refer to our insurers and offer conditions and charge accordingly.

Please contact your Relationship Manager to discuss any specific needs.

If you require extended cover then Swift can arrange and set up a contract for you, alternatively you may use your own cover.

## **Swift Logistics Group Insurance Policy (Continued)**

### **Overnight Services (Network)**

Standard liability cover up to a maximum of £100 per consignment regardless of weight for all parcel services (excluding lightweight services Mail pack Courier Pack & Lightweight Service)

Claims will be paid on the lesser of the cost/repair of the goods up to the value of £100.

Standard liabilities cover of a maximum of £50 per consignment for Mail Packs, Courier Packs and Lightweight services.

Claims will be paid on the lesser of cost/repair of the goods up to a value of £50.

There will be no excess charge on either of these standard liability cover

Increased Liability Insurance (ILC) is available on request up to a maximum of £15000.00 except for computer equipment, peripherals, software, mobile telephones and accessories, or other audio or visual equipment which are restricted to maximum cover of £3000.00

ILC is charged at £5 per multiples of £1000.00, each consignment sent where additional cover has been taken must travel through our Security Service. This is charged at £1 per item on top of the ILC charge.

All laptops must be secured and packaged correctly in boxes or their original cases. We must also advise and insist that they travel on our Security Service.

Please be aware that the following items travel at their own risk, Antiques, Ceramics, Cheques, Furs, Glass, Jewellery, LCD's, Living Creatures, Money Orders, Perishables, Plasmas Screens, Pottery, Precious Metals, Precious Stones, Securities, Stamps, Tobacco, Watches, Wines and Spirits and Works of Art.

In the event of damage or part delivery we must be advised in writing within three working days of the date of the delivery, the claim must then be made in writing to us within fourteen working days. In the case of loss we must receive a claim in writing within twenty eight days.

### **Pallet Service**

Insurance liability is in accordance with the Road Haulage Association (RHA) conditions of carriage 1998, i.e. £13 per chargeable kilo or cost price of goods – which ever the lesser. \*

### **International Service**

All overseas shipments carry a maximum liability of \$100 (One Hundred US Dollars) in accordance with IATA regulations.

## Note

\* In the case of Same Day insurance settlement, this shall be pro-rata, Based on the value of the shipment over £5,000.00 i.e. Claim for £6,000.00 damage to an unadvised shipment with value of £10,000.00 (under declared by 50% settlement) = 50% of loss value = £3,000.00

\*\* All cover is based on cost price value of shipment or liability as outlined above – which ever the less. For example, if the chargeable weight was 10kg this will offer the item £130.00 cover based on the RHA, if the cost of the goods were only £70.00 then only £70.00 would be paid out in the event of a claim.