

# Jove

## Policy Schedule

Goods in Transit [UK]

Underwritten by

ACCELERANT. 

# General Information



## Administrator

This policy is administered by Jove Technology Ltd, authorised and regulated by the Financial Conduct Authority under Firm Reference Number 977188.

This policy is underwritten by Accelerant Insurance UK Limited.

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

Policy Wording Applicable: v1.0.022025  
The Policy wording and General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.



# Claims Information

## What to do in the event of a claim

To report a new claim, you should contact our claims department via email or by phone.

When reporting a claim, ensure that you provide:

- Your policy number and contact information.
- A detailed description of the incident, including the date, time, and location of the event.
- Any witness statements and contact information.
- Any official reports (eg., police reports) or notices received in relation to the incident.
- Photographs of the scene or damages, if applicable.

In the event that your claim relates to an emergency situation, please prioritise safety by immediately contacting emergency services on 999 (112 if you are in the EU).

Partner	Email Address	Phone number
Sedgwick	joveclaims@sedgwick.com	+44 (0) 345 601 2946

# Preamble

In exchange for the premium specified in this schedule, paid by the Insured and based on the following Statement of Fact, the Insurer agrees to provide insurance according to the terms of this Policy.

Any word or phrase given a specific meaning in this Policy will maintain that same meaning wherever it is used. The Insurer's liability during the Period of Insurance will not exceed the specified Sum Insured or Limit of Indemnity stated in this schedule or associated policy wordings.

Please note, you must present the risk to us fairly, including any changes you wish to make. This means you must:

- Disclose every material circumstance you know or ought to know, or provide enough information to alert us that we need to make further enquiries.
- Make this disclosure in a reasonably clear and accessible manner.
- Ensure that any material representation is substantially correct and is made in good faith.

A circumstance is considered material if it would influence our judgement, as a prudent insurer, in deciding whether to

accept the risk and, if so, on what terms. Failure to fairly present the risk could affect your coverage or invalidate your policy. If you are unsure whether a circumstance is material, you should disclose it.

**Data Protection Declaration**  
You understand that the information provided will be held by the Insurer and may be shared with other organisations for rating decisions and fraud prevention.

This schedule details what's covered under your insurance with us. Be sure to review it alongside the policy wording and statement of fact located elsewhere in this document for a complete understanding of your coverage.

# Statement of Facts



## Policy Information

Policy Number: ACPG202512152EFB-00-00

Insured: Darren Seaward T/As Seaward - Car Transport

Business/Profession: Vehicle Transportation

Period of insurance: 15/12/2025~14/12/2026

Anniversary Date: 15/12/2026

Address: 9 Winslow road

Weymouth,  
Dt3 6ne  
United Kingdom

Declared Turnover:

Number of Employees: 1

Vehicle: [D22als] - BMW/5 series

CMR Coverage: No

## Declarations:

You do not transport motorised vehicles, livestock or perishable items

You have not had any claims or losses or had any incidents which may give rise to a claim within the last 5 years in relation to their Courier or removal business.

You (or any director or partner of the business) have not been:

- Charged or convicted with a criminal offence, charged or given an official policy caution other than a motoring offence
- Subject to a CCJ, sheriff court decrees, bankruptcy, or to any voluntary or mandatory insolvency, administration, receivership or winding-up proceedings
- Been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation.

You have never been Declined or refused insurance cover or had cover cancelled, voided, renewal refused or been subject to special terms in respect of any cover that you have asked us to insure under this policy

Your vehicle weighs less than 7.5 Tonnes

Agree to all:

## Your cover summary:

This is a summary of each section of your policy coverage. Please see the relevant section for cover details

Product	Cover Limit	Excess	Annual Premium (Exc IPT)	Premium for this change (Exc IPT)
Goods in Transit	£10,000	£250	£156.00	nil
Public and Products Liability	Not Covered	£250	£0.00	nil
Employers' Liability	Not Covered	nil	£0.00	nil

## Policy Premium:

Date of issue:	15/12/2025
Reason for Issue:	New Business
Premium excluding Taxes	£156.00
Insurance Premium Tax (IPT) (%)	£18.72 (12.0%)
Total Premium (Annual)	£179.72 (including £5.00 admin fee)
Monthly Premium	£52.40

## Goods in Transit - Included

Period of cover	15/12/2025~14/12/2026
Limits of Indemnity	£10,000 for cargo £2,000 for handheld scanners
CMR	Not Covered
Business/Profession	Vehicle Transportation
Excess	£250
Excess applies to	each and every claim
Geographical limits	United Kingdom
Applicable courts	United Kingdom
Deterioration	Excluded

## Section endorsements

**Covered Vehicles:**  
[D22als] - BMW/5 series

### **V001: Vehicle Transportation Covered:**

It is acknowledged and agreed that the Goods in Transit Section offers coverage for the physical loss or damage to transported Cars, Vans, Motorbikes or other motorised equipment capable of moving under their own power, where such cover is stated in the schedule.

### **V002: Vehicle Driving Exclusion:**

This policy excludes coverage for the following:

- Vehicles being driven under their own power: This policy does not provide coverage for any loss or damage to the insured vehicle while it is being driven under its own power, including but not limited to:
  - Driving the vehicle onto or off a trailer or transporter.
  - Driving the vehicle at any point during the transportation process, even for short distances.
  - Any damage caused by the vehicle's mechanical operation while it is being driven.
- Loading and Unloading: This policy also excludes coverage for any loss or damage to the insured vehicle that occurs during the process of loading or unloading the vehicle onto or from a trailer or transporter.

### **C003: CMR Coverage (International Transport):**

This endorsement extends the coverage provided under this policy to include the provisions of the Convention on the Contract for the International Carriage of Goods by Road (CMR) for shipments meeting all the requirements of the CMR convention.

## Public and Products Liability – Excluded

Period of cover	15/12/2025~14/12/2026
Limit of indemnity	Not Covered
Limit applies to	Each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim
Geographical limits	United Kingdom
Applicable courts	United Kingdom
Claims brought in USA/Canada	Excluded

### Section endorsements

## Employers Liability – Excluded

Period of cover	15/12/2025~14/12/2026
Limit of indemnity	Not Covered
Limit applies to	each and every claim
Excess	nil
Excess applies to	each and every claim
Geographical limits	United Kingdom
Applicable courts	United Kingdom

### Section endorsements