Insurance policy wording, goods in transit
Fictional Northfield matter. Prepared by Sam Okafor, 30 June 2024.

Ashby Underwriting goods in transit policy AU-GIT-55710. Policy wording edition 2024/2. The insured is Northfield Supplies Ltd. This wording should be read with the schedule.

Insurance policy wording, goods in transit
Fictional Northfield matter. Prepared by Sam Okafor, 30 June 2024.

Section 1, Cover. We will indemnify you for loss of or damage to goods in transit by road within Great Britain, including loading and unloading, up to the limit per vehicle shown in the schedule.

Insurance policy wording, goods in transit
Fictional Northfield matter. Prepared by Sam Okafor, 30 June 2024.

Section 2, Exclusions. We will not pay for gradual deterioration, inherent vice, delay, or temperature change unless caused by a breakdown of refrigeration machinery lasting longer than four hours.

Insurance policy wording, goods in transit
Fictional Northfield matter. Prepared by Sam Okafor, 30 June 2024.

Section 3, Conditions. You must keep vehicles locked when unattended and report theft to the police within 24 hours.

Insurance policy wording, goods in transit
Fictional Northfield matter. Prepared by Sam Okafor, 30 June 2024.

Section 4, Cancellation. We may terminate this policy by giving 30 days’ notice by recorded delivery to your last known address, and will refund the premium for the unexpired period.