

SPEDITIONS-ASSEKURANZ

Versicherungsmakler GmbH



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Makler seit 1985

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BIC: GENODEF1APE
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Confirmation of cover – CMR-insurance (freight carriers' liability) no. 61/322

Insurance coverage exists for:

the policyholder's liability resulting from paid freight contracts (in accordance with sections 407-443 of the HGB (*German commercial code*) and the CMR (Convention on the Contract for the International Carriage of Goods by Road)) with vehicles belonging to his company according to the stipulations of this policy and listed supplements.

Period of validity:

beginning: 01.01.2020

expiry: 31.12.2020

This contract is valid for one year, but the contract extends for a year if it is not terminated in writing until three months before expiry. Both parties are authorized to cancel the policy without any reason.

List of participants / Co-insurance

Leading insurer is W.Droege & Co. GmbH & Co. KG

Range of coverage: Europe

Indemnity limitations:

- Highest indemnity per claim pertaining to cargo	EUR	1,000,000.00
- Highest indemnity per claim pertaining to items other than cargo	EUR	250,000.00
- Highest indemnity per claim for claims based on an unlawful act (tort law) – regardless of the transportation contract type or loss -	EUR	250,000.00
- Highest indemnity per claim for additional transport costs based on the general conditions for freight carriers' liability insurance	EUR	20,000.00
- Highest indemnity per claim for rescue and disposal costs based on the general conditions for freight carriers' liability insurance	EUR	50,000.00
- A loss event is comprised of several losses that have the same cause and are linked in terms of time and location. Per loss event, or in other words, per claimant and transport contract		

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| - Highest indemnity per loss event
The losses of multiple damaged parties that result from one incident are reimbursed proportionately in relation to their individual claims regardless of the number of damaged parties and the transport contracts, if they exceed the upper limit of insurance coverage | EUR | 2,500,000.00 | Makler seit 1985 |
| - maximum insurance coverage
for all loss events of the insured transport contracts per insurance year | EUR | 7,500,000.00 | |

Individual stipulations and special agreements pertaining to the insured risks

General average clause

The insurer refunds the policyholder general average premiums for vehicle and load, insofar as he is legally required to do so. Upon submission of an obligation note, the insurer also compensates the required margins. Upon the conclusion of the proceeding, the policyholder is required to submit the average adjustment statement. Insurance coverage is limited to 50,000.00 EUR per loss event.

Liability corridor clause

Liability agreements for shipments within Germany are insured up to the upper limit of the liability corridor stipulated in section 449 of the HGB (German Commercial Code) (40 SDR/kg).

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i. A. Denise Delkeskamp

