

MUS LOGISTICS PROTECTION

INSURANCE PRODUCT INFORMATION DOCUMENT

Insurer:

MARINE UNDERWRITING SERVICES SIA —
as underwriting and claims management agency for
HDI Global Specialty SE and Alandia Försäkring Abp

Type of insurance:

**LIABILITY INSURANCE POLICY, PROVIDING
COVER FOR INSURED'S PROFESSIONAL
LIABILITY**

This document provides a summary of the insurance cover. This document does not contain information about specific terms and conditions provided to the individual Insured. This document is not an advertisement. This document provides general information about the product, more detailed information is available in other documents – insurance policy and conditions of insurance.

WHAT IS THIS TYPE OF INSURANCE?

MUS Logistics Protection provides a cover for Insured's professional liability.



WHAT IS INSURED?

Basic cover:

- ✓ Liability in respect of customers:
 - ✓ Cargo liability;
 - ✓ Liability for errors and omissions;
 - ✓ Liability for consequential financial loss.
- ✓ Costs:
 - ✓ Mitigation;
 - ✓ Investigation and defence.

Options:

- ✓ Liability in respect of third parties;
- ✓ Liability for increased contractual obligations;
- ✓ Liability caused by gross negligence;
- ✓ Liability for containers and/or trailers;
- ✓ Liability for fines, tax and duty;
- ✓ Liability for accidental pollution;
- ✓ Liability in performing ship's or line agency services;
- ✓ Physical damage to rolling equipment.



WHAT IS NOT INSURED?

- ✗ Claims which occurred outside the territory specified in the insurance policy;
- ✗ Claims which are related to services that are not covered by the policy;
- ✗ Claims related to excluded cargoes;
- ✗ Claims related to wider liability, comparing to what is covered according to the insurance policy;
- ✗ Claims related to accidents that occurred during the transportation by a vehicle which is not included in the list of vehicles in the insurance policy;
- ✗ Claims related to exclusions listed in paragraph 5 of the insurance conditions.



ARE THERE ANY RESTRICTIONS ON COVER?

- Liability for consequential financial loss: sub-limit and cover restrictions may be applied;
- Liability in respect of third parties: sub-limit and cover restrictions may be applied;
- Liability for increased contractual obligations: sub-limit and cover restrictions may be applied;
- Liability caused by gross negligence: sub-limit and cover restrictions may be applied;
- Liability for containers and trailers: sub-limit and cover restrictions may be applied;
- Liability for fines, tax and duty: sub-limit and cover restrictions may be applied;
- Liability for accidental pollution: sub-limit and cover restrictions may be applied.



WHERE AM I COVERED?

Insurance cover is valid within the territory (geographic area) named in the insurance policy.



WHAT ARE MY OBLIGATIONS?

- To provide full and accurate risk information that is essential for assessing the probability of insurance risk occurrence;
- Advice of any material changes to the risk;
- Maintain timely payments of insurance premium;
- In case of claim to make all reasonable actions to minimize and/or prevent the losses;
- In case of a claim to send a notice to the Insurer not later than two business days after this information has become known;
- In case of a claim not to admit or confirm your liability or its extent without the Insurer's approval.



WHEN AND HOW DO I PAY?

Insurance Premium payment shall be paid in accordance with the procedure, term and amount specified in the policy.



WHEN DOES COVER START AND END?

- Insurance cover starts from the date shown on the insurance policy, on a condition that insurance premium, or its first instalment had been paid before the due date;
- Insurance cover expires on the date shown on the insurance policy, unless the policy had been terminated prior to the expiry date.



HOW DO I CANCEL THE CONTRACT?

Insurance policy can be cancelled, if mutually agreed with the Insurer, or if the 30 day cancellation notice had been submitted to the insurer.