# Insurance Policy Summary

## Issued by: C&S FREIGHT LIMITED

Policy Type: Goods in Transit Insurance

Cover Limit: £50,000 per load

Effective From: [Insert Date]

### 1. Policy Holder

Business Name: C&S FREIGHT LIMITED  
Company Registration No: [Insert Company Number]  
Registered Address: [Insert Address]  
Contact Email: [Insert Email]  
Phone Number: [Insert Phone Number]

### 2. Scope of Cover

This insurance covers the loss, theft, or damage to customer goods while being transported by C&S FREIGHT LIMITED in the course of a house removal or furniture moving service.

### 3. Coverage Includes

- Loss or damage caused by:  
 - Road traffic accidents  
 - Fire or explosion  
 - Theft from the vehicle (where forced entry can be proven)  
 - Negligent handling by staff of C&S FREIGHT LIMITED  
 - Overturning or jackknifing of vehicle  
  
- Maximum payout per transit load: £50,000

### 4. Coverage Excludes

- Loss or damage to goods not directly caused by the fault of C&S FREIGHT LIMITED  
- Owner-packed items unless proven to be damaged by us  
- Electrical or mechanical derangement unless caused by an external event  
- Money, jewellery, watches, deeds, securities, cash, or personal documents  
- Dangerous, illegal, or restricted items  
- Livestock, plants, food, or perishables  
- Goods left unattended outside of working hours  
- Delays or consequential losses (e.g. loss of earnings, missed appointments)

### 5. Conditions of Insurance

- Goods must be declared and listed at the time of booking or prior to the move.  
- Any individual item worth more than £1,000 must be declared in writing.  
- C&S FREIGHT LIMITED must be allowed to pack, handle, or supervise the items to be covered.  
- Claims must be submitted in writing within 48 hours of delivery.  
- Claims must include:  
 - Description of damage or loss  
 - Photographic evidence  
 - Proof of value (e.g., receipts or valuations)

### 6. Claims Process

To file a claim, contact our office by email or phone. Our team will assess the situation and liaise with our insurer. Resolution may include repair, replacement, or financial compensation (up to the item’s value or policy limit).

### 7. Insurance Provider

Our Goods in Transit Insurance is arranged through a registered UK insurer compliant with FCA regulations. Full policy details are available upon request for verified clients or stakeholders.  
  
Note: This policy summary is provided for customer information and transparency. It is not a substitute for the insurer’s full terms and conditions, which can be shared on request.

### Contact Us

C&S FREIGHT LIMITED  
📞 Phone: [Insert Phone Number]  
📧 Email: [Insert Email]  
🌐 Website: [Insert Website]  
📍 Address: [Insert Address]