



# Miles Smith Freight Transport Insurance Scheme

*Great services wherever you are*

# Miles Smith

# Freight Transport Scheme

We at Miles Smith, pride ourselves on our professionalism in the field of Freight Transport Insurance. We have a dedicated team with many years experience in both broking and underwriting.

We know your business and we have developed a fresh approach to freight haulage fleet insurance. This enables insurers to recognize a well-managed fleet and so provide lower premiums as a result.

Along with all other areas of Motor Fleet we already operate a very successful Hazardous Haulage Scheme.



Risk management today plays a very important part in the protection of your assets and the reduction in liability exposures. The potential benefits in the Freight Haulage market are significant and our staff can provide practical advice and assistance in helping you put in place a realistic risk management strategy.

We also provide a Rehabilitation and Absence Management facility which can be of great value to all employers. For further details, please either visit our website or ask your Miles Smith contact.

## Miles Smith

Miles Smith are independent Lloyd's insurance brokers based in the City of London. Established in 1925, we have focused on developing our expertise in insurance services for commerce and industry and have particular experience in arranging customised cover for high risk industries.

As a registered Lloyd's insurance brokers - one of fewer than 200 – we enjoy direct access to underwriters based in the London Market, where business is still done face to face and personal relationships are crucial. We currently look after over 15,000 clients, placing over £100 million in insurance premiums each year.

We are, of course, authorised and regulated by the Financial Services Authority. Our own quality procedures ensure that we maintain our ISO9001:2000 and ISO27001:2005 registration, and our Investors in People accreditation is a mark of our commitment to training and developing the expertise of our staff.

## Key features

- Quality protection at competitive prices
- Knowledgeable and helpful staff
- Extensive range of business insurance covers
- Advice and support when a claim gets complicated
- Instalment payment plans, subject to status

Choice of covers available for each vehicle. Protected no claims bonus provided free to qualifying customers. Airside liability cover provided free for hauliers contracted to certain companies.

## Goods in Transit

Covers available includes: Full Responsibility, FTA conditions and CMR. Includes removal or disposal of certain products if deterioration occurs following breakdown or accident.

## Combined Liability

Higher limit of indemnity up to £50,000,000

## Engineering

Provides annual inspection of lorry mounted cranes, grabs and Moffet Mouny type fork lift installations. Includes breakdown which necessitates immediate repair to £150,000.

## Legal

Provides up to £50,000 of legal costs incurred following a Road Traffic Accident.

**The following are just some of the major benefits you can enjoy.**

### **KEYS IN THE IGNITION COVER** (Tool of the Trade)

Indemnity is provided for theft and any subsequent incident, if any insured vehicle is stolen whilst the keys are in the ignition. This is providing that the vehicle requires the keys in the ignition to work any attached apparatus (i.e. Skips, Cranes etc).

### **TRAILER COVER**

Full Trailer cover is enjoyed for all owned, hired or leased Trailers. There is no restriction on Trailer values or numbers to be insured.

### **SUSPENDED DRIVER CLAUSE**

Drivers are automatically included whereby their licence has previously been suspended. These drivers will simply accrue an additional £500 excess for a period of 5 years after their licence is reinstated, thus avoiding potentially embarrassing Indemnity queries.

### **PLANT COVER**

Full comprehensive cover is available on Plant whether fitted to the vehicle (i.e. Forklift Trucks) or items used around the premises.

For more information regarding the Miles Smith Freight Transport Scheme, please call Grant Irwin or Gary Routledge on **020 7283 0040** or email [girwin@milessmith.co.uk](mailto:girwin@milessmith.co.uk) [groutledge@milessmith.co.uk](mailto:groutledge@milessmith.co.uk)



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Authorised and regulated by the Financial Services Authority

Broker at **LLOYDS**

