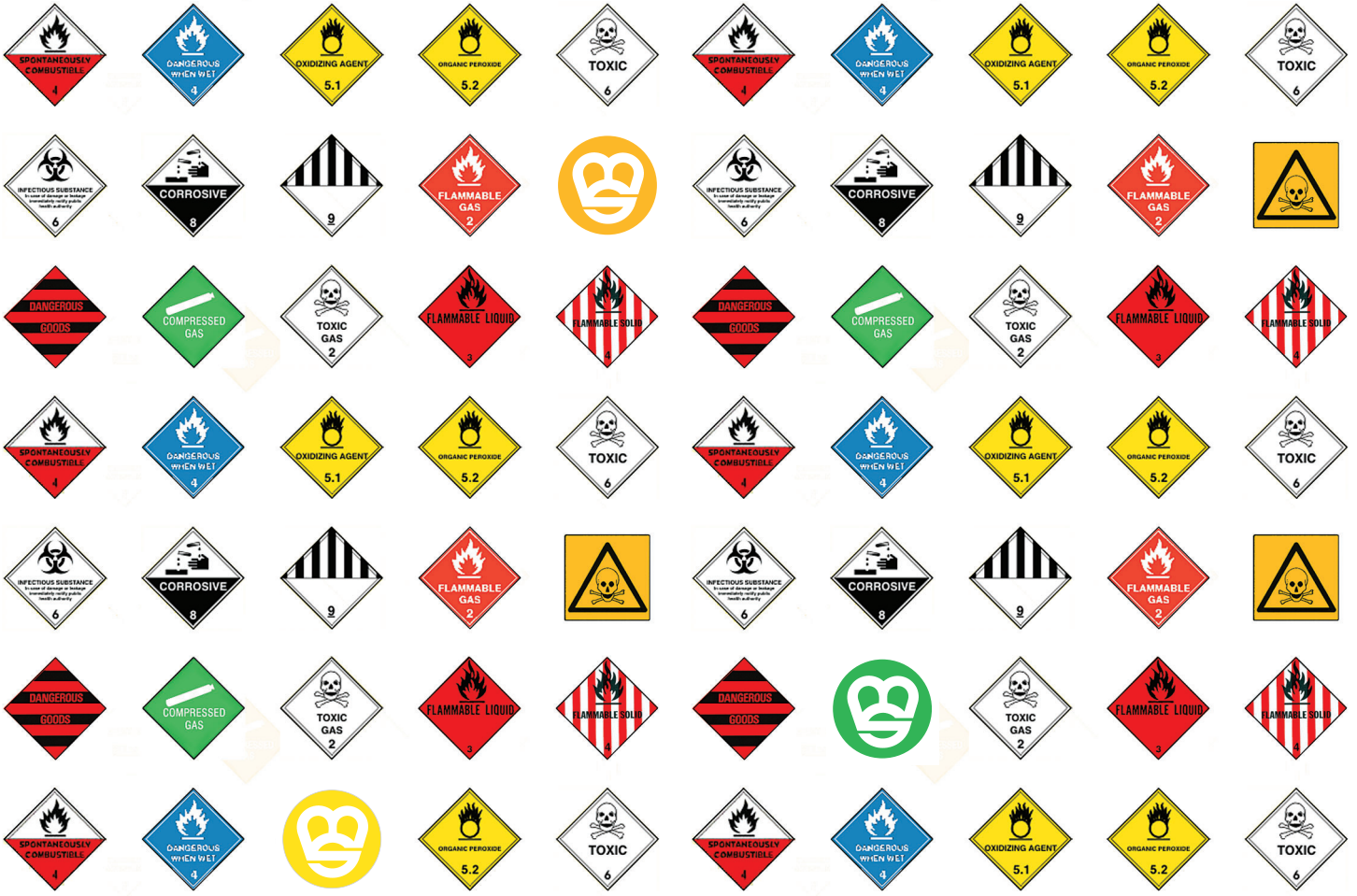


Hazardous Haulage



Insurance solutions for a high risk industry



Comprehensive Insurance Solutions from a company you can trust

Miles Smith are an independent Insurance Broker based in the City of London, covering the entire UK with direct and immediate access into all the UK's major Insurers.

We specialise in the provision of specialised Insurance products for certain industries, and indeed such is our unique approach that in a number of cases we are also associate members of a number of trade bodies representing such industries.

We have negotiated with Summit at Lloyd's a unique Motor Fleet contract, and this has resulted in what is probably now the most Comprehensive Hazardous Haulage Insurance Scheme available in the United Kingdom.

Summit is the Motor Fleet division of Amlin Plc, a FTSE 250 listed Company. Amlin enjoy a strong balance sheet thereby attracting a strong financial rating by all the leading agencies.

Amlin is a leading and independent Insurer operating in the London market and they specialise in providing insurance cover to commercial enterprises, addressing many of their risk and management needs. Amlin's strength is confirmed by the fact that they also provide reinsurance protection to other major Insurance Companies around the World.

Miles Smith offer some of the most competitive range of products available in the market, all of our Insurers are of the highest quality and many of our schemes and specialised products having been in existence for many years. In a number of cases, these specialised schemes are endorsed by a number of Trade Associates and Affinity Groups.

We have extensive market experience and expertise, and we can offer an Insurance package that would provide a fully comprehensive and highly competitive package to companies engaged in the Environmental Industries.

With many years service and experience to the Waste Industries, Miles Smith have built a reputation which we are justifiably proud. A natural progression was to extend our portfolio and expertise to incorporate all categories of Hazardous Haulage.

Miles Smith Hazardous Haulage Scheme

THESE ARE A SELECTION OF AREAS FOR WHICH WE CAN PROVIDE INSURANCE SOLUTIONS

- Fuel Distribution
- Waste Carriers
- Hazardous Haulage including Explosives & Radioactives
- Environmental Remediation
- Drain & Jetting
- Lubricant Manufacture
- LPG Distributing & Decanting
- Chemical/Solvent Blending & Distribution
- Tank Installers & Removers
- Tank Cleaners
- Biofuel Blending
- Waste Transfer Stations
- Tank & Associated Equipment Manufacturing

UNDERWRITERS – *Summit at Lloyd's*

Summit is a specialist syndicate at Lloyd's who are renowned for their expertise in the field of motor fleet insurance. Summit are part of Amlin PLC who are the leading underwriting group at Lloyd's.

TARGET CUSTOMERS

The Hazardous Haulage Scheme is tailored to meet the needs of petro-chemical risks in the UK. The cover is wider than normally available in the market and includes the following key extensions which are specially agreed for risks placed by Miles Smith PLC:-

SCHEME COVER

- Third Party Bodily Injury – Unlimited Indemnity.
- £50,000,000 Third Party Property Damage indemnity in respect of Private Cars.
- £20,000,000 Third Party Property Damage limit in respect of Commercial Vehicles.
- £10,000,000 Third Party Property Damage limit for hazardous goods.
- £1,000,000 policy limit when airside (UK only).

SCHEME COVER *CONTINUED*

- Crossover liability subject to £1,000 excess.
- Crossover subject to £500,000 limit any one event.
- Loss of Product – the product of a tanker is included as part of a valid claim under Section 2 if the tanker is covered for comprehensive benefits, subject to a maximum indemnity of £20,000.
- Sudden and accidental pollution arising out of a motor accident is covered subject to an excess of £1,000.
- Hire of a replacement tanker following theft – The policy covers the reasonable cost of hiring a replacement vehicle following an unrecovered theft for a period of 14 days after the first 7 days subject to a maximum amount of £5,000 (unless a total loss offer has been made in writing by underwriters).
- Loss of driver's personal effects £100 limit.
- Including indemnity in respect of loss of vehicle keys subject to a £1,000 limit any one claim.
- New Vehicle Replacement Clause (70% value of the vehicle) comprehensive benefits. Provided the vehicle is within one year of registration as new.
- Including Driver Death benefit – £10,000 Indemnity Limit (arising from an accident in an insured vehicle).
- Spillage as a direct result of loading and unloading of the vehicle may be included on application subject to an excess of £1,000.
- Vehicles impounded by the police as a direct result of a motor accident for a period in excess of 30 days shall be treated as a total loss.
- Finance is available at 2% Interest Charge, with nine equal payments, with the first payment due at inception.
- Please refer for full endorsement wordings and note that some extensions only apply to comprehensively covered vehicles.

BROKING

All risks should be presented to our Hazchem team at
MSPLC Birchin Court, 20 Birchin Lane, London EC3V 9DU

Telephone 020 7283 0040
email hazchem@milessmith.co.uk

Disclaimer: While every effort is made to ensure the accuracy of the information contained in this publication no representations or warranties are made or given as to its accuracy or completeness and no responsibility can be accepted for any error, omission or inaccuracy.



AMLIN



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