

6.11.2018

TO WHOM IT MAY CONCERN

CMR-INSURANCE

Policyholder	TEAMLOGISTICS OY
Insurer	LocalTapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a CMR-insurance No 312-0794643-X in force in our company. The insurance is in force until further notice.
Insurance Period	01.05.2018 - 30.04.2019
Object of insurance	Objects of the insurance include the policyholder's liability for loss of, damage to or delayed delivery of goods in international carriages of goods within and between the countries included in the scope of validity of this insurance according to the Finnish Act on Contracts for Carriage of Goods by Road (23 March 1979/345) in force and the CMR Convention (19 May 1956) subject to the applicable insurance terms and conditions.
Subcontractors	The policyholder's liability for his subcontractors has been included in the insurance cover.
Scope of validity	The scope of validity is Europe + CIS-countries.
Maximum amount of indemnity	The maximum amount of indemnity is according to the CMR-Convention: - for loss of or damage to the goods: 8,33 SDR per kilogram of the gross weight - for delay in delivery: the amount equal to the freight.
Insurance terms and conditions	Liability insurance terms and conditions for road haulage (TC3) General contract terms and conditions (YS15) Thermal clause (TI 1) Subcontractor clause (SL 5)

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Deductible

According to item 6.1 of the terms and conditions TC 3 the basic deductible per every insured event is 1.000 euro.

When the damage is a result of the load or the vehicle or a vehicle part getting stuck when driving the vehicle under an obstacle located above the road, the deductible deviates from what is determined in item 6.1 of the terms and conditions TC 3 and amounts to 25 % of the damage, however, minimum 840 euro per every insured event and always at least the basic deductible.

Yours faithfully

LOCALTAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE
COMPANY