

# Goods in Transit Insurance



## For your Own Goods

---

### What is it?

Goods in Transit insurance provides cover for your own goods whilst they are in transit. It commonly covers stock but can cover tools and materials needed to complete your job, from accidental damage or theft.

### Who needs it?

Anyone who is moving goods of value from one place to another.

Anyone using a haulage or courier company who needs cover exceeding the value covered by the haulier's own insurance (see below), or who wants cover for risks such as fire, flooding or total loss.

### What does having Goods in Transit insurance mean to you?

With this policy, you can enjoy peace of mind, knowing that your goods are protected whilst they are on the move.

## For someone else's goods

---

### What is it?

Goods in Transit insurance provides cover for goods that you transport on behalf of others.

Cover is provided based on a flat level of cover per tonne of goods (typically £1,300). You may be asked to provide additional cover by the owner of the goods, to either cover eventualities such as fire or flooding, or to provide a higher level of cover for valuable items.

We can provide flexible cover to meet the different liability needs you may have including Road Haulage Association (RHA) or Fright Transport Association (FTA) conditions. 'All Risk' cover can also be provided.

### Who needs it?

Hauliers, couriers and transportation companies

### What does having Goods in Transit insurance mean to you?

As a haulier, having the right cover in place provides you with protection against claims if anything happens to your client's goods whilst they are in your possession.

As the owner of valuable cargo, it is important to make sure your haulier has enough insurance cover in place to protect the value of your goods.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Premier House, Argyle Way, Stevenage, Hertfordshire SG1 2AD. Company Number 01262851

Authorised and Regulated by the Financial Conduct Authority. Registration Number 301691