

Handled with care – by people who care

Euro-Tran
Despatch

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LIABILITY COVER - WHAT'S IT ALL ABOUT?

Formally known as 'insurance cover', Liability Cover is the amount of recompense available to you, should your delivery be lost or damaged. Rarely is full cover available and in most cases liability is limited through a Carrier's Terms and Conditions.

All Carriers differ on liability issues, A common policy is to cover the goods in terms of x £s per kilo of goods moved. In many instances an excess exists whereby the first £50 is not subject to cover.

Generally speaking it's a nightmare. To make matters worse, all carriers' Terms and Conditions stipulate specific claim timeframes. Miss the deadline, and your claim will be rejected. Emphasising the need for good packaging, is the fact that should the recipient sign for the parcel on receipt 'In good condition' then again no claim would be accepted.

It's a fact that Carriers have to do this. The potential cost of a £10 delivery going wrong could potentially cost thousands of pounds in claims. Not all claims are justified. There are many unscrupulous people out there looking to make any money they can from someone's misfortune. Terms and Conditions actually protect both parties - **so check them out before commencing!**

A typical scenario...

You have sent out 3 parcels, at a weight of 35 kilos. Your carrier covers the items at £15 per kilo, with a £50 excess...

If all your goods are lost - The carrier has a liability for 35 x 15 - 50, a total liability of £475. However were just one of the parcels lost, The carrier's liability would not be for 35 kilos, only 11.66 kilos, (£175.00) and the £50 excess would apply thus leaving the customer with the potential to recover £125.00. When completing the claim, you will be asked to provide a cost (to you) invoice. Your cover will be the lesser of the value of the goods, or the kilo value less the excess.

Most carriers will provide additional 'All risks liability cover', or additional liability cover, at a premium. **Work out your requirements before you despatch your goods.**

If at all possible its best to avoid claiming. Most carriers are slow, and would sooner not pay out a penny. It can be a long and tedious task, only to be disappointed with the amount of recompense offered. That is why it is so important to do everything within your power to provide all the necessary information the Carrier needs to complete delivery first time.

Before using a Carrier read carefully their Terms and Conditions, and ensure you fully understand the liability issues it covers. You may then not be disappointed it the unlikely but possible event that it all goes wrong...

We hope you may find these notes helpful.

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