

8.2.2019

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**CMR-INSURANCE**

Policyholder	SOLID WAY OY
Insurer	LocalTapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a CMR-insurance No 312-1102757-3 in force in our company. The insurance is in force until further notice.
Insurance Period	01.01.2019 - 31.12.2019
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 including European parts of Russia.
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	General liability insurance terms and conditions for road haulage (TC 3) General contract terms and conditions (YS15) Subcontractor clause (SL 5)
Deductible	According to item 6.1 of the terms and conditions TC3 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.

8.2.2019

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LOCALTAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE  
COMPANY



16.2.2019

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**FORWARDING INSURANCE**

Policyholder	SOLID WAY OY
Insurer	LocalTapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a forwarding insurance No 312-1102757-3 in force in our company. The insurance is in force until further notice.
Insurance Period	01.01.2019 - 31.12.2019
Object of insurance	Objects of the insurance include the material and property damages caused to the customer of the policyholder and arising from in the policy mentioned forwarding activity which the policyholder has liability for according to the General Conditions of the Nordic Association of Freight Forwarders in force concerning transport, forwarding and storage subject to the applicable insurance terms and conditions.
Scope of validity	The whole world
Forwarding activities in the policy	The freight forwarder's liability as carrier and intermediary <ul style="list-style-type: none"><li>• air transport</li><li>• sea transport</li><li>• road transport (according General liability insurance terms and conditions for road haulage (TC 3)</li><li>• Clearance (paperwork)</li></ul>
Subcontractors	The policyholder's possible liability for his subcontractors has been included in the insurance cover.
Sum insured	200.000 euro
Insurance terms and conditions	Liability insurance terms and conditions for freight forwarders (HU3/HU4) General liability insurance terms and conditions for road haulage (TC 3) General contract terms and conditions (YS15) Subcontractor clause (SL 5)
Deductible	The deductible per every insured event is 1.000 euro.

LOCALTAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE COMPANY

