

APDROŠINĀŠANAS POLISE

Insurance policy

Izdošanas vieta, datums <i>Issue place, date</i>	Rīga 13.02.2025	RP gads <i>UW year</i>	2025
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Apdrošināšanas polises Nr. <i>Insurance policy No.</i>	3351001204278
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Spēkā stāšanās laiks, datums / <i>Starting time, date</i>	00:00 13.02.2025
Izbeigšanās laiks, datums / <i>Expiry time, date</i>	24:00 12.02.2026

Prēmija par gadu / <i>Annual premium</i>	EUR 600.00
Maksājamā prēmija / <i>Premium to be paid</i>	EUR 600.00
Aizvietotā polise / <i>Replaced insurance</i>	3351011185745
Atmaksājamā prēmija / <i>Returned premium</i>	n/a

Apdrošinājuma ņēmējs, adrese <i>Policyholder, address</i>	TOTAL TRANS SIA Ropažu iela 14B-4 Rīga, LV-1039 Latvija Reģistrācijas numurs: 40203439411
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1. Type of Insurance

Marine and transport liability insurance.

2. Insured

TOTAL TRANS SIA, company code 40203439411

3. Services Insured

Freight forwarding trading under terms of general conditions of Latvian Association of Freight Forwarders (LAFF) accepting liability only in accordance to §2B of LAFF 2007.

4. Trading Area

Europe, but excluding CIS countries and official war areas.

Transports of all goods within, to or from the Russian Federation, Belarus, Donetsk, Luhansk, Crimean territory and the Russian Federation's territorial waters are excluded.

If it is unclear where the loss occurred or what the origin or destination of the goods is, and the insurer alleges that, by reason of this exclusion, the loss is not covered by this insurance, the burden of proof of the contrary shall be upon the Insured.

Nothing in this clause limits the applicability and effect of the Sanction Clause in this policy.

Unless specifically agreed, transports or any damage or claim for compensation regarding transport of goods to, from and within Kazakhstan, Turkmenistan, Kyrgyzstan, Uzbekistan, Tajikistan, and Azerbaijan territory are excluded.

5. Limit of Liability

EUR 70 000.00 any one accident or occurrence and in all during period of this insurance.

6. Terms and Conditions of Insurance

6.1. Insuring Clauses

If P&C Insurance AS Latvijas filiāle General Insurance Provisions No. TG-20211 15/12/2021
General Terms and Conditions of Marine and Transport Operator Liability Insurance 101 II 13/04/2016
Marine and Transport Operator Liability Insurance General Safety Regulations 004 II 13/04/2016
Marine and Transport Liability Coverage Condition 280 III: Freight Forwarding liability 13/04/2016
Communicable Disease Exclusion (Cargo) JC2020-011 17/04/2020

6.2. Claims Co-operation Clause

In the event of an occurrence giving rise or appearing likely to give rise to a claim hereunder immediate notice shall be given to Insurance Company, who shall have a right at their own expense to appoint assessors and/or representatives to

act in conjunction with the Insured and their representatives. It is further noted and agreed by both parties that in case such notice is not given Insurance Company will have a right to decline or restrict a claim hereunder.

6.3. Clause of losses and damages related to illegal border crossers

The Insurance Company sets a liability limit EUR 20 000 (twenty thousand euro) for losses or damages to Third party's cargo during its carriage caused by illegal border crossers, asylum seekers, refugees or persons who have been granted alternative status. Above mentioned liability limit is not applicable to Insured events related to total or partly theft of the cargo.

7. Insurance product information document

[Freight Forwarder's Liability Insurance Product Information Document 2018/01](#)

If you are unable to open the link, please, contact us by phone or e-mail and we will send you the product information documents to you on paper or via e-mail.

8. Deductible

Deductible – The deductible is the share of the loss specified in the Insurance Contract to be covered by the Policyholder themselves in the event of a loss. The Insurance Company compensates that part of the loss to be covered according to the Contract which exceeds the deductible if not otherwise stated in the Policy Document.

EUR 750.00 for each Insured event but increased to **EUR 1 000.00** for Insured event in respect of carriage of alcohol, electrical goods and household appliances.

9. Insurance Premium

This insurance is subject to minimum and non-returnable premium in amount of **EUR 600.00**, which is adjustable on expiry at premium rate **0.2%** of gross freight income (expected EUR 300 000.00) and is payable as follows:

Instalments:	Amount Due:	Due Date:
1.	EUR 150.00	20.02.2025
2.	EUR 150.00	08.05.2025
3.	EUR 150.00	07.08.2025
4.	EUR 150.00	06.11.2025

10. Claims

All claims or circumstances which may cause a claim under this insurance should be immediately reported to:

If P&C Insurance AS Latvijas filiāle

Republikas laukums 2A

Rīga, LV-1010, Latvia

Telephone: +371 67 338 333

info@if.lv

11. Policyholder's Statement

Apdrošinājuma ņēmējs piekrīt Apdrošināšanas līgumu noslēgt angļu valodā. / The Policyholder agrees to conclude the Insurance contract in English.

Concluding the Insurance Agreement **I, Policyholder, confirm** that I have acquainted myself with and I agree to the terms and conditions of insurance specified in the Insurance Policy.

Concluding the Insurance Agreement **I, Policyholder, confirm and realize** that I am entirely liable for the truth of the information provided and included in the Insurance Policy about the Insured Object and also for the Sum Insured specified in the Insurance Policy. In case of false or misleading information the Insurance Company has the rights to refuse the payment of Insurance Indemnity.

12. Signature

This document is signed by the Insurance company's representative's secure electronic signature and contains timestamp.

INSURANCE COMPANY: **If P&C Insurance AS Latvijas filiāle**

ENDORSEMENT TO INSURANCE POLICY NO. 3351001204278

Issue place, date	Rīga	20.05.2025	Endorsement No.	3351001204278 -01
Starting time, date	00:00	20.05.2025	Policyholder, address	
Expiry time, date	24:00	12.02.2026		
Change in premium			TTG SIA Ropažu iela 14B-4 Rīga, LV-1039 Latvija Reģistrācijas numurs: 40203439411	
EUR 0.00				

It is agreed and understood that on May 20, 2025 marine and transport liability insurance policy no. 3351001204278 is amended and section “Insured” of the Policy is now reading as follows:

Insured

TTG SIA, company code 40203439411

1. Other Conditions

All other terms and conditions will remain unaltered.

2. Signature

This document is signed by the Insurance company’s representative’s secure electronic signature and contains timestamp.

APDROŠINĀŠANAS SABIEDRĪBA/INSURER: **If P&C Insurance AS Latvijas filiāle**

Signature not validated



Digitally signed by ZANE VALDMANE
Date: 2025.05.20 14:25:54 EEST