

Terms of Use and Agreement

Cost of freight insurance premium is \$.10 /\$100 with a \$10.00 minimum charge. Additional administration fees apply.

I agree to and understand the following terms and conditions:

This coverage is not transferable and not refundable.

This coverage shall be primary and will NOT act in excess or contributory of any other insurance.

Coverage shall be for the actual value of the load not to exceed the limits stated on the declaration of Insurance document.

I agree to and understand the following Excluded Commodity Types and or Limitations on certain other commodities. The insurance covers all lawful goods EXCEPT the following commodities which are excluded.

Excluded commodities include:

- Bulk Products
- Cash, Coins, Securities and other Negotiable Papers
- Cigarettes and other Tobacco Products
- Computer and or Electronic Components Assembled on Racks
- Computer Memory Modules and Cards
- Cotton
- Eggs
- Fine Arts
- Flowers
- Fresh Foods and other Perishables(except frozen foods in reefer trailers)
- Granite - Marble Slabs and blocks
- Jewelry; Precious Stones and Metals
- Laptop and Tablet Computers or Similar Devices
- Live Animals
- Mobile / Cellular Telephones or Similar Devices
- Pharmaceutical drugs
- Plants

Limitations:

The following commodities listed below are insurable subject to an increased deductibles or special terms & conditions.

Automobiles and Motorcycles, Household Goods and Personal Effects, Frozen Foods, Bagged Goods, Wines, Liquors, Beers and Similar Spirits, Chinaware, Glassware and Other Similar Fragile Articles, Windows and Plate Glass, Ceramic, Marble and Granite Tiles, Steel and Steel Products, Lumber, Boats / Yachts, Used Goods, Scrap Metal.

I understand that coverage is subject to the terms and conditions outlined in the actual insurance policy which contains additional exclusions and limitations not listed above.

A copy of the policy form is available upon request and available at www.PartnerShip.com/policy.

This insurance is provided directly through Roanoke Insurance Group Inc. and Munich Re Syndicate Limited with certain underwriters at Lloyd's of London. ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND[NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, MA, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied) IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE. IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.