



Thomas Miller B.V.  
Wilhelminakade 953A 3072 AP Rotterdam  
Netherlands  
[www.ttclub.com](http://www.ttclub.com)

## Certificate of Insurance

**Assured:** Austromar obchodní a dopravní spol. s r.o.  
Frantiska Divise 988  
Uhrineves  
Prague 10  
PSC 10400  
Czech Republic

**Certificate of Insurance:** 77656 / 2023 / 001  
Valid From: 01 February 2023

Policy Period From: 01 February 2023  
To: 31 January 2025

### IMPORTANT

- You should examine the certificate and return it immediately in the event of error.
- You are:
  - insured by UK P&I Club N.V. which is reinsured by TT Club Mutual Insurance Ltd
  - a Member of Through Transport Mutual Insurance Association Limited , which is the sole Member of TT Club Mutual Insurance Limited
  - the Assured for the purposes of the Policy of Insurance
- The UK P&I Club N.V. is not a Member of either Through Transport Mutual Insurance Association Limited or TT Club Mutual Insurance Ltd.
- UK P&I Club N.V., a public limited liability company (naamloze vennootschap) incorporated in the Netherlands having its registered office at Wilhelminakade 953A, Rotterdam, The Netherlands (the "Association"); and Thomas Miller B.V., a private limited company (besloten vennootschap met beperkte aansprakelijkheid) incorporated in the Netherlands having its registered office at Wilhelminakade 953A, 3072 AP Rotterdam, The Netherlands ("TM B.V.").
- Your insurance is subject to the provisions of your Policy, as contained in the certificate and your Policy Book : Transport & Logistics Operator 2023 and to the Bye-Laws. This certificate replaces any previous certificate with effect from 01 February 2023.
- Your attention is drawn to G2:32 regarding the Directors' discretion to avoid the insurance or reject a claim if you fail at any time, to provide full and accurate material information.
- Your attention is drawn to G2:7-8 (cancellation of insurance in the event of failure to pay premium or make declarations), and in particular the provision that failure cannot subsequently be remedied under Section 10 of the UK Insurance Act 2015.
- Your attention is drawn to G2:44 "A term in your certificate which varies your policy will be subject to all other terms in your policy, except to the extent that it specifically varies them."
- All disputes arising out of or in connection with this Policy are subject to arbitration in London in accordance with English law (see G2:28).
- Your attention is drawn to Clause G1:4. This states, in summary, that we do not cover and will not be liable to pay any claim or provide any benefit to the extent that this would expose us to any trade or economic resolution or sanction. Any certificate or other evidence of insurance purporting to evidence such cover will be null and void.
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- Your attention is drawn to your Limits and Deductibles Schedule and to paragraph 4 of your Costs Clause, the combined effect of which is that legal, survey, expert and other costs will be included within the Club limit applicable to the substantive claim to which they relate, and will not be payable in excess of this limit.
- The Limits and Deductibles applicable to this contract of insurance are set out in the Schedule of Limits and Deductibles included within this Certificate. In the event of any inconsistencies between the Schedule and either the Wordings or any Additional Terms and Conditions, the Limits and Deductibles set out in the Schedule of Limits and Deductibles shall prevail.
- Your attention is drawn to G2:23. in respect of fraudulent claims.
- In any policy document of your insurance those words which are listed in the Definitions section of the Wordings have the meaning set against them - unless otherwise specifically stated.

Date: 10 February 2023

Christopher Brown  
CEO Thomas Miller B.V.  
as authorised agent of UK P&I Club N.V. acting as TT Club



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<b>Broker Details</b>	PANDI MARINE INSURANCE Vermittlungs GmbH An der Reeperbahn 6 Bremen 28217 Germany	Tel: +49 (0) 4211 7 459-41
<b>Underwriting Queries</b>	Marcus Kuling Thomas Miller B.V.   UK P&I Club N.V. Wilhelminakade 953A 3072 AP Rotterdam Netherlands	Tel: +31 (0)10 750 3411 E:marcus.kuling@thomasmiller.com
<b>Membership Queries</b>	Dorothea Jilli Through Transport Mutual Services (UK) Ltd 90 Fenchurch Street London EC3M 4ST United Kingdom  As Consultants of Thomas Miller B.V.	Tel: +44 (0)20 7204 2648 E: dorothea.jilli@thomasmiller.com
<b>Report all Claims to</b>	Florian Block Pandi Services J & K Brons Großer Burstah 36-38 Hamburg 20457 Germany	Tel: +49 (0)40 36 98 180 Hamburg.claims@ttclub.com

**Please refer to your Member Handbook for procedures to follow in case of claims.**

### Complaints Procedure

If you have a complaint, or any other comment, concerning the Club please communicate it to your underwriting or claims contact, or direct to the UKNV Compliance Officer.

[complaints-EU@thomasmiller.com](mailto:complaints-EU@thomasmiller.com).

We are regulated by the Authority for the Financial Markets as far as concerns eligible complainants.



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# Certificate of Insurance

## 1. INSURANCE CLAUSES

Your insurance is defined in this Certificate and the following Clauses in your Policy Book:

### TRANSPORT OPERATOR

**Standard Risks**

T1, T2, T3, T4, T5, A1, A2

**Additional Risks**

None.

**Joint Assured Provisions**

J10

**General Provisions**

G1, G2, G3, Y1

## 2. INSURED SERVICES

The services for which we insure you are specified below. We do not insure you for any services not specified.

### TRANSPORT OPERATOR

**Operations**

Freight Forwarder  
NVOC

**Trading Area / Location**

Worldwide  
Worldwide

**Traffic Modes**

Air, Rail, Road, Sea  
Air, Rail, Road, Sea

**Excluded Cargoes**

Spirits and cigarettes  
Bulk  
High value electronic  
Flexitank  
Personal effects  
Project  
Tank  
Temperature controlled



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### 3. DEDUCTIBLES AND LIMITS

#### **Important Note**

Unless otherwise stated a **General Limit of USD 2,000,000 each accident** and a **General Deductible of USD 2,500 each accident** applies.

\*AA An aggregate limit will apply to these claims by aggregating all claims under the same risk in each account year.

\*CA An aggregate limit will apply to these claims by aggregating all claims under *all* risks marked CA\* in each account year.

If a claim arises from more than one risk, as listed below, limits will be applied as per Clause G2:30. Your attention is drawn, in particular, to G2:30.1, the effect of which is that claims arising from more than one risk, unless subject to an aggregate or combined aggregate limit, will generally be subject to a combined single limit.

Where a special limit is stated in a paragraph in the standard wordings the special limit will apply to your insurance unless:

- the paragraph is specifically amended in the Schedule below, or
- a lower limit is stated in the Schedule below as applying generally to the clause in which the paragraph is contained.

With respect to the Limit (USD) each Accident listed in the Schedule below, your attention is drawn to paragraph 4 of the Costs Clause, the effect of which is that investigation and defence costs (including legal, survey, expert and other costs) will be included within the Club limit applicable to the substantive claim to which they relate, and will not be payable in excess of this limit.

TRANSPORT OPERATOR		Deductible (USD) each Accident	Limit (USD) each Accident
<b>Standard Risks</b>			
T1	CARGO LIABILITIES	2,500	2,000,000
	T1:4 Valuable Cargoes	2,500	100,000
T2	ERRORS & OMISSIONS	5,000	250,000
	Errors & Omissions for combined annual aggregate	5,000	500,000 *CA
	T2:4.7 Valuable Cargoes	5,000	100,000
T3	THIRD PARTY LIABILITIES	2,500	2,000,000
	Special Limit in respect of US Operations	2,500	1,000,000
T4	FINES & DUTY	5,000	250,000 *AA
	Fines & Duty for combined annual aggregate	5,000	500,000 *CA
	T4:6.2 Valuable Cargoes	5,000	100,000
T5	COSTS		2,000,000
	T5:1.1.1 Mitigation	See T5:5.1	See T5:4.1
	T5:1.1.1a Misdirection	NIL	2,000,000
	T5:1.1.1b Completion of Carriage	NIL	25,000 *AA
	T5:1.1.2 Minimising Claim	See T5:5.1	See T5:4.1
	T5:1.2 Investigation & Defence	NIL	See T5:4.1
	T5:1.3 Disposal	NIL	2,000,000
	T5:1.4 Quarantine & Disinfection	NIL	2,000,000
	T5:1.5 Clean Up Costs	NIL	1,000,000 *AA
	T5:1.6 GA & Salvage	NIL	2,000,000
	T5:1.7 Uncollected Cargo	NIL	25,000 *AA
A1	DISCRETIONARY INSURANCE	NIL	2,000,000
A2	PERSONAL RIGHTS & ADVERTISING	2,500	1,000,000 *AA
<b>Additional Risks</b>			
None			



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### 4. ASSETS – PHYSICAL RISKS

None.

### 5. ADDITIONAL TERMS AND CONDITIONS

#### **DANGEROUS GOODS BY AIR**

**S0014**

THIS AT&C APPLIES TO YOUR THIRD PARTY LIABILITY CLAUSE

We do not insure you for liabilities arising out of the carriage by air of Dangerous Goods as defined in the IATA Regulations

#### **CHASSIS/TRAILER IN USA/CANADA**

**T177765601**

THIS AT&C REPLACES T3:2.3

T3:2.3 is deleted and replaced with:

We do not insure you under this Clause for liabilities arising from an accident in USA/Canada involving your owned or leased chassis/trailer for use on public roads.

#### **REVIEW**

**T237765601**

1 We insure you on the terms stated in your certificate for two account years unless we give you notice not later than eleven months from commencement of your policy that your loss ratio exceeds 50%. In this case G2:34 will apply - the review date for these purposes is defined as the first anniversary of the commencement of your policy

2 Loss ratio means the total of claims including fees, paid and estimated, divided by the gross premium due, calculated on the date of notice specified at 1 and on either:

2.1 Current year basis - the current account year to date within the two year agreement or

2.2 Cumulative basis - the last five years preceding the commencement of the current account year within the two year agreement.

3 If the figures calculated on the bases at 2.1 and 2.2 differ, we will disregard the lower figure for the purposes of above

4 Except to the extent that they are amended by 1-3 above, the provisions regarding cancellation/ cesser of your insurance apply as stated in your policy, in particular at G2:7-10 & G2:34



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## 6. ADDITIONAL INTERESTS

(including JOINT ASSUREDS / CO-ASSUREDS)

See Operational Joint Assureds Schedule (J10)

As agreed by us.

## 7. APPROVED CONTRACTS

Any law or convention which apply compulsorily and cannot be avoided or limited by contract.

Any TT Club model contract.

Any other contract agreed by us.

## 8. PREMIUM SCHEDULE

### (a) Transport Operator

**Cover:** Transport Operator  
**Period:** 01/02/2023 until 31/01/2025  
**Type:** Mutual  
**Premium:** Minimum and Deposit Premium of USD 21,232 per annum

Adjustment Rates	Adjustment Basis	Estimate (USD)	100% Premium (USD)	Adjustment Date
0.149%	Gross Freight Receipts	15,000,000	22,350	31 January each year

New Instalment Allocation - Instalment(s)	Amount (USD)	Date
	21,232	Within 30 days of debit note



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### **Payment Terms**

Payments must be made as stated in this section.  
And if not so stated within 30 days of debit note date.

### **Declarations**

Declarations must be received within 28 days of adjustment dates.

### **Tax, Stamp Duty and Bank Charges**

Tax, stamp duty and bank charges are for your account.