

**CLAUSE THEFT OF LOAD DURING
PROFESSIONAL ROAD TRANSPORT**

1. - In the event of theft, misappropriation or loss of an entire load contained in a conveyance*, irrespective of whether the load is found later in whole or in part, the damage covered by the policy will be reimbursed with a deduction of ...%, with a minimum of EUR.... In the event of theft, misappropriation or loss of a part of the conveyance or vehicle combination, the deduction will be in proportion.
 - If the deduction is applied, reimbursement of the claim under the policy will be maximised to an amount of EUR ... for each claim.
 - In calculating the amount of damage payable according to the policy, this deduction will be applied before any other excess stipulations which are set out in the policy.
2. Nevertheless the deduction will not be applied if :
 - the conveyance* with which the carriage was undertaken, was equipped with a security system accepted by the insurers and approved by SCM or a similar body**, which is in conformity with the specified security class according to the risk classification attached to this clause, provided that the insured proves that the security system was in operation at the time of the theft, misappropriation or loss, and
 - the security system accepted by the insurer and approved by SCM or a similar body is inspected and approved by a certified installation company on a yearly basis.
3. The deduction will be applied if the theft, misappropriation or loss of an entire load, has been caused by :
 - recklessness of the insured
 - malicious intention or recklessness of the subordinates and / or persons who helped the insured during the execution of the contract of carriage.

* Conveyance is understood to include trailers, semi-trailers, skips, containers, etc. An overview of approved products and their possible applications is available via the website www.scm.nl under 'mechanische beveiliging'.

** With respect to conveyances built before July 2004, the old security regulations remain applicable. For conveyances built from July 2004, the new security regulations and the corresponding security class will be applicable.

In case of differences between the wording of these conditions and the Clause covering the theft of load during professional goods transport by road (Clausule ladingdiefstallen bij beroepsgoedervervoer over de weg) which was filed on 7th December 2005 with the Netherlands Insurance Exchange Association, the provisions of the latter shall prevail.

This clause has been translated from the original Dutch wording. In case of differences between the wording of this clause and the original Dutch wording, the provisions of the latter shall prevail.

The wording of the Bourse conditions is available via the website of the VNAB (Dutch Insurance Exchange Association), www.vnab.nl.

Risk classification for the security of the transport of goods by road

The old schedule valid until January 1st, 2003

Insofar as the goods carried are mentioned in several security classes, the highest ranking security class is applicable.

| Security class | National transport | International transport |
|---|--|--|
| Standard security (door, switch and steering locks) | -sand, gravel, iron scrap, etc. -non-refrigerated agricultural and horticultural products -livestock -paper | -ditto -ditto -ditto -ditto |
| BV 0 | -tank transport and general cargo - refrigerated agricultural and horticultural products | |
| BV 1 | -furniture -high-quality construction materials -foodstuffs | -ditto -ditto -refrigerated horticultural and agricultural produce -general cargo -tank transport |
| BV 2 aut.* | -alcoholics -ready-made clothing -electronics -electronic domestics -non ferro metals -tobacco products -meat and fish | -foodstuffs |
| BV 3 aut. | | -tobacco products -alcoholics -ready-made clothing -electronics -electronic domestics -non ferro metals -meat and fish |

* The installed security system must be switched on automatically, irrespective of the driver's activities.

Schedule valid during the transition period of security classes valid between January 1st 2003 and July 1st 2004

Insofar as the goods carried are mentioned in several security classes, the highest ranking security class is applicable.

| Risk classification | Specified security classes |
|--|---|
| <u>Category 1 :</u> Low-value construction materials Non-refrigerated agricultural products Paper Livestock Iron scrap Sand and gravel | Standard security (door-, contact-, steering lock) |
| <u>Category 2 :</u> Refrigerated agricultural products High-value construction materials Foodstuffs, soft drinks Furniture Tank transport | BV 0 or BV 1 |
| <u>Category 3 :</u> Chemical products Fish- and meat products Beer | BV 2 (*) or BV 3 (*) |
| <u>Category 4 :</u> Ready-made clothes Electronics Software discs, tapes etc. Non ferro metals Alcoholics, excluding beer Tobacco products Medicines Perfumes, cosmetics | BV 3 (*) |

* The installed security system must be switched on automatically, irrespective of the driver's activities.

Valid from January 1st, 2003

Insofar as the goods carried are mentioned in several security classes, the highest ranking security class is applicable.

| Risk classification | Specified security classes |
|---|---|
| <u>Category 1:</u> Low-value construction materials Non-refrigerated agricultural products Paper Livestock Iron scrap Sand and gravel | Standard security (door-, contact-, steering lock) |
| <u>Category 2:</u> Refrigerated agricultural products High-value construction materials Foodstuffs, soft drinks Furniture Tank transport | B 1 |
| <u>Category 3:</u> Chemical products Fish- and meat products Beer | B 2 (*) |
| <u>Category 4:</u> Ready-made clothes Electronics Software discs, tapes etc. Non ferro metals Alcoholics, excluding beer Tobacco products Medicines Perfumes, cosmetics | B 3 (*) |

* The installed security system must be switched on automatically, irrespective of the driver's activities.