

KRAVAG-LOGISTIC Versicherungs-AG
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Hamburg, 03.11.2022

KRAVAG-LOGISTIC Versicherungs-AG - Heidenkampsweg 102 - 20097
Hamburg, Germany

Optimax
Logistik & Spedition GmbH
Rudolstädter Str. 11
07318 Saalfeld/Saale

**Insurance confirmation for KRAVAG Logistics Policy
No. 301 84 352558630**

Dear Sir or Madam,

We confirm that, in accordance with the terms and conditions and to the extent of the insurance contract, a combined public, environmental and marine liability insurance (combined liability policy) has been in force for the policyholder under the above-mentioned insurance policy number since 29.11.2022 00:00 a.m., with the following scope of cover:

Risk share marine liability:

The insurance policy covers the liability of the insured as

commercial carrier	yes	no
in regional/commercial transport (200 km radius from place of operation) with up to 40 SDR/kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
in domestic German road freight transport with up to 40 SDR/kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
in international road freight transport in accordance with the provisions of the CMR within the geographical Europe, from and to Mediterranean countries and Cyprus	<input checked="" type="checkbox"/>	<input type="checkbox"/>
in furniture removals with up to EUR 620 per m ³ of loading space	<input type="checkbox"/>	<input checked="" type="checkbox"/>
with heavy and/or oversized cargo transports requiring authorisation	<input type="checkbox"/>	<input checked="" type="checkbox"/>
with transports of motor vehicles	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The insurance also covers liability arising from damage to third-party trailers, semi-trailers, trailers and chassis	<input type="checkbox"/>	<input checked="" type="checkbox"/>

The insurance also covers damages that occur during loading and/or unloading activities for the client, even if these are not contractually owed.

The insurance also covers liability arising from the carriage of sensitive/vulnerable goods (tobacco products, spirits containing at least 15% alcohol by volume, communication and entertainment electronics including computers including accessories as well as software, mobile phones and mobile data processing equipment, memory (chips) and processors).

For all damages due to loss (whatever the cause) and/or for all damages due to vandalism, but only up to a compensation limit of EUR 250,000 per means of transport or storage location.

Beyond this limit, cover is provided within the scope of the full sums insured for the following sensitive/vulnerable goods:

none

Forwarder and/or warehouse keeper:	yes	no
As haulier	<input checked="" type="checkbox"/>	<input type="checkbox"/>
As a fixed-cost forwarder/consolidator with up to 40 SDR/kg in accordance with § 466 HGB (German Commercial Code)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
With a self-operated handling warehouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>
As warehouse keeper (scheduled storage)	<input type="checkbox"/>	<input checked="" type="checkbox"/>

The insurance also covers liability arising from the carriage of sensitive/vulnerable goods (tobacco products, spirits containing at least 15% alcohol by volume, communication and entertainment electronics including computers including accessories as well as software, mobile phones and mobile data processing equipment, memory (chips) and processors).

For all damages due to loss (regardless of the cause) and/or for all damages due to vandalism, but only up to a compensation limit of EUR 250,000 per means of transport or storage location.

Beyond this limit, cover is provided within the scope of the full sums insured for the following endangered goods:

none

as a warehouse keeper in furniture removals	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Liability arising from the following is also covered:

Tax claims of European customs authorities against faulty execution of customs clearance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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other activities and/or agreements as follows:

none

Maximum limits of indemnity:

Per loss event for all insured claims in total:	EUR 5,000,000
of which for damage to goods and consequential damage to goods per claim	EUR 3,000,000
and for financial losses per claim	EUR 500,000
These maximum limits of indemnity also apply to cases of damage in which qualified fault (e.g. recklessness or gross negligence in accordance with § 435 HGB or Art. 29 CMR) was the cause.	
For inventory differences per insurance year maximum	EUR 500,000
For non-standard logistic services related to a contract of carriage per claim and per annum maximum	EUR 25,000 EUR 100,000
In case of damage to third-party trailers, semi-trailers, trailers and chassis (if insured)	50.000 EUR
Annual maximum	EUR 10,000,000
Specific limit of indemnity according to § 7a GüKG (Güterkraftverkehrsgesetz): Insofar as the insurer's obligation to pay indemnity is derived exclusively from the provisions of § 7a Paras. 1 and 2 GüKG (Güterkraftverkehrsgesetz), the indemnity payable by the insurer per claim and event of damage is limited to a maximum of and per insurance year to a maximum of Sections 113 et seq. VVG (Versicherungsvertragsgesetz), particularly section 114 paragraph 2, sentence 2 VVG apply.	EUR 600,000 EUR 1,200,000
Mover (if insured) for removals of furniture: per claim and loss event and pure financial losses for storage of removal goods per claim	EUR 1,000,000 EUR 500,000 EUR 500,000

Risk share public-, environment liability- and environmental damage insurance:

Furthermore, we confirm to you that a combined public liability and environment liability insurance policy (including product liability) has been in force under the insurance policy number specified above since 29.11.2022, 00:00 a.m.

The maximum limit of indemnity per damage event amounts to 5.000.000 EUR lump sum for personal injury, damage to property and co-insured financial losses.

The total indemnity for all loss events in an insurance year is limited to 10.000.000 EUR.

Insurance cover exists on the basis of our insurance conditions, additional conditions, appendices and clauses to the KRAVAG Logistics Policy.

The expiry date of the contract is 01.01.2026, 00:00 a.m.

The contract is extended by one year at a time unless the Insurance Partner has received written notice of termination in text form at least three months before the end of the respective insurance year.

The current premium has already been paid.

Yours sincerely,
KRAVAG-LOGISTIC Versicherungs-AG



Dr. Klaus Endres



Jan Dirk Dallmer