



**TT Club Mutual Insurance N.V.**  
Wilhelminakade 953A  
3072 AP Rotterdam  
the Netherlands  
www.ttclub.com

# Certificate of Insurance

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<b>Assured:</b>	Austromar obchodní a dopravní spol. s r.o.	Frantiska Divise 988 Uhrineves Prague 10 PSC 10400 Czechia
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<b>Certificate No:</b>	P-77656/2025/002
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<b>Valid From:</b>	01 February 2025
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<b>Policy Period From:</b>	01 February 2025
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<b>To:</b>	31 January 2027
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Thank you for choosing to insure with TT Club. This is your Certificate of Insurance, which outlines important information. This document outlines:

- 01.** Key contacts
- 02.** Policy book
- 03.** Insured services
- 04.** Cover, deductibles and limits
- 05.** Insured assets
- 06.** Additional terms and conditions
- 07.** Additional interests
- 08.** Approved contracts
- 09.** Premium schedule

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Please note that you may receive additional documentation that forms part of your Certificate of Insurance, such as an Approved Contracts Schedule or an Insured Assets Schedule.

If you have any queries about the contents of this document please contact [\*\*dorothea.jilli@thomasmiller.com\*\*](mailto:dorothea.jilli@thomasmiller.com)



# Important

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- You should examine the certificate and return it immediately in the event of error.
- You are:
  - insured by TT Club Mutual Insurance N.V. which is reinsured by the TT Club Mutual Insurance Ltd
  - a Member of Through Transport Mutual Insurance Association Limited
  - the assured for the purposes of the policy of insurance
- Your insurance is subject to the provisions of your policy, as contained in the certificate and your policy book as specified at section 2 of this certificate and to the Bye-Laws. This certificate replaces any previous certificate with effect from the valid from date.
- 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."
- 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.
- Your attention is drawn to your Limits and Deductibles in Section 4 and that legal, survey, expert and other costs will be included within the limit applicable to the substantive claim to which they relate and will not be payable in excess of this limit.
- 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.

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**Signature:** Paul van den Brom  
CEO  
TT Club Mutual Insurance N.V.

**Date:** 26 February 2025

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Thomas Miller B.V on behalf of  
TT Club Mutual Insurance N.V.

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## 01 Key contacts

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<b>Broker Details:</b>	Pandi Marine Insurance Vermittlungs GmbH An der Reeperbahn 6 Bremen 28217 Germany	brokers@pmi.de
<b>Underwriting Queries:</b>	Marcus Kuling Thomas Miller B.V.   TT Club Mutual Insurance N.V. Wilhelminakade 953A Rotterdam 3072 AP the Netherlands	+31 10 7503411 marcus.kuling@thomasmiller.com
<b>Membership Queries:</b>	Dorota Jilli Through Transport Mutual Services (UK) Ltd 90 Fenchurch Street London EC3M 4ST United Kingdom	+ 44 2072042626 dorothea.jilli@thomasmiller.com  As Consultants of Thomas Miller B.V.
<b>Report all Claims to:</b>	Florian Block Pandi Services J & K Brons Rodingsmarkt 43 Hamburg 20459 Germany	+ 49 403698180 hamburg.claims@ttclub.com

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### Regulation

TT Club Mutual Insurance 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.").

### 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 TTNV 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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## 02 Policy Book

Your insurance is subject to the 2025 [policy book](#)

[www.ttclub.com/wordings-2025](http://www.ttclub.com/wordings-2025)

***Your Policy is subject to English law and jurisdiction as detailed in G2:28***



## 03 Insured Services

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

### Transport and Logistics Operator (TLG)

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#### Insured Services

Freight Forwarder

- Air
- Rail
- Road
- Sea

NVOC

- Air
- Rail
- Road
- Sea

#### Trading Area Covered

Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)  
Worldwide (including USA)

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#### Cargo Type (including but not limited to)

- Other

Any cargo type except: Spirits and cigarettes, Bulk, High value electronic, Flexitank, Personal effects, Project, Tank, Temperature controlled

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#### Insured Locations



## 04 Cover, Deductibles and Limits

This section shows the risks which are insured and the limits / deductibles applicable.

Mitigation costs are included in the limit applicable to the claim and the deductible is that applicable to the claim.

Investigation and Defence costs are included in the limit applicable to the claim and the deductible is Nil.

If a claim arises from more than one risk, 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 will generally be subject to a combined single limit.

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	<b>Limit (USD) each accident</b>
<b><u>Policy Limit</u></b>	2,000,000



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**Transport and Logistics Operators (TLG)**

Risk / paragraph reference and title	Deductible (USD) each accident	Limit (USD) each accident	Limit (USD) in the aggregate
<b>T1 Cargo Liabilities</b>	<b>2,500</b>	<b>2,000,000</b>	<b>N/a</b>
<u>Valuable Cargo</u>	2,500	100,000	N/a
<b>T2 Errors &amp; Omissions</b>	<b>5,000</b>	<b>250,000</b>	<b>500,000</b>
<u>Valuable Cargo</u>	5,000	100,000	100,000
<b>T3 Third Party Liabilities</b>	<b>2,500</b>	<b>2,000,000</b>	<b>N/a</b>
Special Limit in respect of US Operations	2,500	1,000,000	N/a
<b>T4 Fines &amp; Duties</b>	<b>5,000</b>	<b>250,000</b>	<b>250,000</b>
<u>Valuable Cargo</u>	5,000	100,000	N/a
<b>T5 Costs</b>	<b>Nil</b>	<b>2,000,000</b>	<b>N/a</b>
T5.1.1 Mitigation	The deductible applicable to the claim.	Included in the limit applicable to the claim.	Included in the limit applicable to the claim.
T5.1.1.1a Misdirection	Nil	2,000,000	N/a
T5.1.1.1b Completion of carriage	Nil	25,000	25,000
T5.1.2 Investigation & Defence	Nil	Included in the limit applicable to the claim.	Included in the limit applicable to the claim.
T5.1.3 Disposal	Nil	2,000,000	N/a
T5.1.4 Quarantine & Disinfection	Nil	2,000,000	N/a
T5.1.5 Clean Up Costs	Nil	1,000,000	1,000,000
T5.1.6 General Average & Salvage	Nil	2,000,000	N/a
T5.1.7 Uncollected Cargo	Nil	25,000	25,000

**Additional Risks**

Risk / paragraph reference and title	Deductible (USD) each accident	Limit (USD) each accident	Limit (USD) in the aggregate
<b>A1 Discretionary Insurance</b>	<b>Nil</b>	<b>2,000,000</b>	<b>N/a</b>
<b>A2 Personal Rights &amp; Advertising</b>	<b>2,500</b>	<b>1,000,000</b>	<b>1,000,000</b>



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## 05 Insured Assets

None





## 06 Additional Terms and Conditions

### **DANGEROUS GOODS BY AIR - S0014**

1. This AT&C applies to your third party liability clause
2. 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**

1. This AT&C replaces T3:2.3
2. T3:2.3 is deleted and replaced with:
  - 2.1 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.

### **LONG TERM AGREEMENT – SA1001**

1. This clause applies to your entire policy.
2. If your gross loss ratio as at eleven months from commencement of your policy exceeds:
  - 2.1. 50% in respect of the current account year; or
  - 2.2. 50% in respect of the five prior account years
  - 2.3. we may give you notice as at G2:34
3. Provided notice as at G2:34 has not been triggered as set out in 2 above we will calculate your gross written premium for the subsequent account year/s within the period of insurance by multiplying the updated 'variable amounts' by 'rates' stated in Section 9 of this certificate, subject to the same deposit or minimum amounts.

### **ERRORS & OMISSIONS AND FINES & DUTY LIMIT - T27765611**

All claims under Errors & Omissions and Fines & Duty will be subject to a combined annual aggregate limit of USD 500,000 per annum.



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## 07 Additional Interests

See J10



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## 08 Approved Contracts

None



## 09 Premium Schedule

Your premium written on a **Mutual** basis.

Premium calculation for the period **01 February 2025 to 31 January 2026**

The premium calculation below is annualised.

Cover	Variable type	Variable amount	Rate	Estimated premium (USD)
TLG	GFR	12,000,000.00	0.00167	20,040.00
			<b>Sub-total</b>	<b>20,040.00</b>
			<b><u>Total</u></b>	<b><u>20,040.00</u></b>

Cover	Declaration dates	Adjustable/ Lumpsum	% Deposit	Deposit amount (USD)	% Minimum	Minimum amount (USD)
TLG	31 January 2026	Adjustable	100	20,040.00	100	20,040.00
			<b>Sub-total</b>	<b>20,040.00</b>		<b>20,040.00</b>
			<b><u>Total</u></b>	<b><u>20,040.00</u></b>		<b><u>20,040.00</u></b>

Declarations must be received by the TT Club within 28 days of the declaration date(s) above.



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Premium instalment dates are set out below are for the period **01 February 2025** to **31 January 2026**. Premium is due no later than dates specified.

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Date premium due to TT Club	Amount due (USD)
14 March 2025	20,040.00

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