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KRAVAG - Postfach 103905 - 20027 Hamburg

Firma
Marco Heinz DCL DittmannContainer Logistik
Weseler Str. 6a
46519 Alpen

KRAVAG

KRAVAG-LOGISTIC Versicherungs-AG
Heidenkampsweg 102
20097 Hamburg
info@kravag.de
www.kravag.de

Your department:
Firmenkunden Transport Multiline
Telephone: +49 40 23606-5830
Fax: +49 40 23606-4366

Your contact:
SVG Nordrhein Assek.-Serv.GmbH
Oerschbachstr. 152
40591 Düsseldorf
Telephone: +49611 53314100

Hamburg, Jan 5, 2026

KRAVAG-Logistic-Policy No. 754 84 355795209 K
Policyholder: Marco Heinz DCL DittmannContainer Logistik

Good day, dear Sir or Madam,

we are pleased to confirm your insurance cover for the KRAVAG Logistic policy specified above.

Dieser besteht für die **Verkehrshaftungsversicherung** seit Apr 3, 2025, 00:00 Uhr.

As a commercial carrier/freight forwarder acting on your own behalf, your liability under the transport contract is insured

- in regional/commercial transport (within a 200 km radius of the place of operation) with up to 40 special drawing rights per kilogram
- in domestic German road transport with up to 40 special drawing rights per kilogram
- in cross-border road freight transport in accordance with CMR regulations within geographical Europe, to and from the Mediterranean countries and Cyprus (including domestic German road transport with up to 40 special drawing rights per kilogram)

Damage incurred during loading and/or unloading for the client is also insured, even if these activities are not contractually specified.

The insurance also covers the liability of a freight forwarder

- as a fixed-cost/groupage freight forwarder with up to 40 special drawing rights per kilogram in accordance with Section 466 of the German Commercial Code (HGB)

Liability arising from the transport of the following high target goods is also covered: tobacco products, spirits with an alcohol content of at least 15 % by volume, communication and entertainment electronics including computers and accessories as well as software, mobile phones and mobile IT devices, memory devices (chips) and processors. All damage caused by loss and/or damage as a result of vandalism is only insured up to a compensation limit of EUR 250,000 per means of transport or storage location.

Maximum compensation payments:

per loss event for all insured claims in total	EUR 5,000,000
of which for goods and consequential damage to goods per claim	EUR 3,000,000
and for financial losses per claim	EUR 500,000



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These maximum compensation payments also apply in the case of causally qualified fault, e.g. slight negligence or gross negligence in pursuance of Section 435 of the German Commercial Code (HGB) or Article 29 of the Convention on the Contract for the International Carriage of Goods by Road (CMR).

For inventory discrepancies per insurance year, a maximum of EUR 500,000

For non-standard logistics services in connection with a transport contract per claim EUR 25,000
and a maximum per year of EUR 100,000

The maximum compensation for transport liability insurance is limited to EUR 10,000,000 per insurance year.

If the insurer's obligation to pay is based exclusively on the provisions of Section 7a (1) and (2) of the German Road Haulage Contract Act (GfK), the maximum compensation per claim and per insured event is limited to EUR 600,000
and per insurance year to EUR 1,200,000

This is based on Sections 113 and 114 (2) sentence 2 of the Insurance Contract Act (VVG).

Der Versicherungsschutz besteht f_r die **Betriebs-, Produkt-, Umwelthaftpflicht- und Umweltschadenversicherung** seit Apr 3, 2025, 00:00 Uhr.

The maximum compensation per claim is EUR 3,000,000 flat rate for personal injury, property damage, and insured financial losses.

The total compensation for all claims in any one insurance year is limited to EUR 6,000,000.

The contract expires on Jan 1, 2029, 00:00 hours. It is extended by one year unless terminated in writing within the specified period. Notice of termination must be received by us at least 3 months before the end of the contract.

This overview is for general information only.

Your insurance cover is based on our insurance terms and conditions, supplementary terms and conditions, appendices and clauses of the KRAVAG Logistic contract.

Kind regards

KRAVAG-LOGISTIC Versicherungs-AG

Dr. Nils Reich

Jan Dirk Dallmer