

# Carrier's Liability Insurance

The special Carrier's Liability Insurance solution provided by DB SCHENKER and the Schunck Group covers your liability according to key transport conventions, regulations, and standard contract conditions. This insurance meets all Drive4Schenker requirements and provides broad coverage for your transport operations. You can book it fully digitally in just a few steps via your Drive4Schenker account!

## What is covered?

Our Carrier's Liability Insurance solution covers your freight contracts, including orders from DB SCHENKER and other partners.

The following legal and contractual liabilities are insured:

- All national regulations of European states (e.g., LCTTM, HGB)
- Legal provisions of certain other states
- CMR Convention
- Other standard terms and conditions for freight contracts (e.g., ADSp, AÖSp)

## What is the maximum sum insured?

You can adjust the insurance price to fit your business needs by selecting the maximum sum insured that you require:

- EUR 300,000
- EUR 500,000
- EUR 1,000,000
- EUR 2,500,000



## Where am I covered?

In all European countries (within their geographical boundaries) as well as in the Mediterranean coastal states.

## What is not covered?

Transport contracts: forwarding orders and warehousing contracts.

Types of goods covered: Household goods, live animals, precious metals, money, valuables, damaged or repairable vehicles, art objects, documents, etc.

## What is paid in case of an accident?

Indemnification in case of a claim may include:

Compensation for justified claims, defense against unjustified claims, costs for mitigating damages, legal fees, and contributions to general average.

## How can I buy Carrier's Liability Insurance?



- Get the link via Drive4Schenker or your contact manager in DB SCHENKER
- Fill in the required information for the insurance
- Choose the insurance option that best fits your business
- Get the insurance certificate as a binding document



## Can the coverage be extended?

You can activate the following extensions to this Special Carrier's Liability Insurance:

- Transport of plants as a full truck load (FTL) or full container load (FCL)
- Transport of high-value goods, including temperature-controlled goods, spirits, tobacco products, optical devices, consumer electronics, telecommunications equipment, and IT equipment with a value exceeding 100,000 EUR per means of transport
- WACS clause – Coverage for damages to trailers, containers, semi-trailers, or swap bodies provided free of charge by the client (sublimit of 75,000 EUR per loss event, with a 500 EUR deductible per loss event)

## Premium calculation & settlement

You may choose between two premium calculation options:

### Option A: Turnover-Based Settlement

The premium is calculated based on your annual turnover. All deployed vehicles are automatically insured, and fleet changes do not need to be reported. Turnover reporting is required once a year.

### Option B: Vehicle-Based Settlement

Premiums are based on reported vehicles. Each vehicle change or license plate change must be reported, and new vehicles are not automatically insured.

## Why should I choose DB SCHENKER?

### One-stop shop

Manage your transportation orders and purchase insurance at the same place.

### Top ranked insurer & know-how

Benefit from a combination of DB SCHENKER expertise and know-how of respected insurance providers like Schunck Group and AIG.

### Versatile insurance for all your shipments

Insurance coverage applies to all your orders, with optional extensions.

### Lifting the coverage restraints usual for market

No additional transit or "blind passengers" clauses.

### Insurance adjustable to your business

High flexibility in choosing premiums, insurance coverage, and deductibles.

### No hidden limitations on your exposure

No additional sublimit for qualified faults (Art. 29 CMR). No additional deductible for temperature-controlled goods or damages due to theft/robbery.

### Efficient claims handling

Swift and clear process, supported by on-site specialists who speak your local language.

[Get started here](#)

### Important notice

Please note that this guide is intended to provide a general overview of the Carrier's Liability Insurance offered by DB SCHENKER and the Schunck Group. It is not intended to replace any official documentation. For more detailed information, please visit Drive4Schenker or contact your DB SCHENKER representative.



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