



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

**Your point of personal contact:**

Karen Krechel  
KH-FK-TR-TB  
Telefon: 040 23606-4626  
Telefax: 040 23606-17-4626

[Karen.krechel@kravag.de](mailto:Karen.krechel@kravag.de)

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

Balmer Spedition und LKW  
Service GmbH  
Mittelweg 3  
19075 Holthusen

**Hamburg, 09.12.2025**

**Confirmation of Insurance of KRAVAG Logistics Policy  
No. 751 85 348703609**

Dear Sir or Madam,

We confirm that since 15.10.2019, according to and within the scope of the insurance policy number specified above, a combined liability policy with the following extent of cover has been in force:

**Contract Part carrier/ forwarder/warehouse keeper liability:**

The insurance policy covers the liability of the insured as

**Commercial carrier**

	<b>yes</b>	<b>no</b>
In regional/commercial transport (radius of 100 km from location) with up to 40 SDR/kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
In road haulage within Germany with up to 40 SDR/kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>
In cross border road transport in accordance with the provisions of CMR within geographical Europe, Cyprus and countries on the Mediterranean rim	<input checked="" type="checkbox"/>	<input type="checkbox"/>
In furniture removal transports with up to EUR 620 per m <sup>3</sup> of loading space	<input type="checkbox"/>	<input checked="" type="checkbox"/>
With heavy cargo and high volume transport With transports of motor vehicles	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liability arising from damages to third party trailers, semi-trailers, and chassis	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Covered is furthermore the insured's liability for damages occurring while loading or unloading on behalf of his client, unless it is a contractual requirement.

Liability arising from transportation of sensitive/vulnerable goods (tobacco, spirits with at least 15 percent alcohol by volume, communication and entertainment electronics including computers along with accessories and software, mobile phones and mobile IT devices, memory chips and processors) is also covered. However, for all claims caused by loss (whatsoever cause) and/or for all claims caused due to vandalism, the indemnity is limited to EUR 200,000 per means of conveyance or place of storage.

Beyond this limit the following goods are also covered within the scope of the full sum

insured: none

<b>Forwarder and/or warehouse keeper:</b>	<b>yes</b>	<b>no</b>
As haulier or fixed-costs forwarder (so called Fixkostenspediteur)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
As fixed-costs 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 transshipment storage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
As warehouse keeper (contractual storage)	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Liability arising from transportation of sensitive/vulnerable goods (tobacco, spirits with at least 15 percent alcohol by volume, communication and entertainment electronics including computers along with accessories and software, mobile phones and mobile IT devices, memory chips and processors) is also covered. However, for all claims caused by loss (whatsoever cause) and/or for all claims caused due to vandalism, the indemnity is limited to EUR 200,000 per means of conveyance or place of storage.

Beyond this limit the following goods are also covered within the scope of the full sum insured:

none

As warehouse keeper for furniture removal transports	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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Liability arising from the following is also covered:

Demands for duties by European customs authorities as a result of faulty execution of customs clearance process	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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**Maximum limit of indemnity:**

Per any loss event for all claims insured in total	EUR 5,000,000
Thereof for damage or loss to the goods and consequential loss per claim	EUR 2,500,000
And for pure financial loss per claim	EUR 500,000
These maximum limits of indemnity also apply to claims in which <b>qualified fault</b> (e.g. recklessness or gross negligence in accordance with § 435 HGB and Article 29 CMR) were the cause.	
For inventory differences per annum	EUR 500,000
For logistical services not usually performed by carriers per insured event and max per annum	EUR 20,000 EUR 100,000
In the event of damage to third party trailers and semi-trailers, and chassis (if insured)	EUR 50,000
Annual maximum for all claims in total	EUR 10,000,000
<b>Particular limit of indemnity according to § 7a GüKG (Güterkraftverkehrsgesetz):</b>  Insofar as the liability of the insurer is exclusively derived from the conditions of § 7a para. 1 and 2 GüKG (Güterkraftverkehrsgesetz), the compensation of the insurer per claim and loss event is limited to a maximum of and per underwriting year to a maximum of  §§ 113 et seq. VVG (Versicherungsvertragsgesetz), particularly § 114 para. 2 clause 2 VVG apply.	EUR 600,000 EUR 1,200,000
<b>Furniture carrier</b> (if insured) for the transportation of furniture:  per claim and loss event: In the event of failure to meet delivery dates In the event of other pecuniary losses In the event of storing household goods per insured event	EUR 1,000,000 EUR 25,000 EUR 25,000 EUR 500,000

**Contract Part public liability and environment liability insurance policies:**

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 15.10.2019.

The maximum limit of indemnity per loss event is EUR 5,000,000 all inclusive for personal injury, damage to property and co-insured pecuniary loss.

Under the provisions of the environmental impairment liability insurance, expenses incurred prior to the occurrence of the insured event shall be compensated within the scope of agreed sum insured of the combined liability policy up to EUR 500,000 per business disruption or official directive and per insurance year.

The total limit of indemnity for all insured events in any one insurance year is limited to EUR 10,000,000.

Cover is provided on the basis of our insurance conditions, additional conditions, appendices and clauses of the KRAVAG Logistics Policy.

The agreement expires on 01.01.2027 at midnight.

The agreement is extended by one additional year insofar as it is not terminated in writing by either party at least three months prior to the expiration date.

The premium amount due has been settled by the insured.

Yours sincerely,  
Mit freundlichen Grüßen  
KRAVAG-LOGISTIC Versicherungs-AG



Dr. Nils Reich



Jan Dirk Dallmer