



# MOVING GOODS. MANAGING RISK.

A practical guide for haulage  
businesses



Specialist Commercial Insurance & Risk Advice

# RISK FOUNDATION

## Understanding Your Risk



What goods are carried?



Max load value?



Fragile / temp-controlled goods?



Subcontracted work?



Storage responsibility clarity?



**If you can't define it, you can't protect it.**

# RISK FOUNDATION

## Goods In Transit Risks



Accidental damage



Loading/unloading errors



Road collisions



Fire & vehicle failure



Theft & loss

# CONTRACT + PREVENTION

## Key risks:

- Liability limits in contracts
- RHA / CMR conditions
- Subcontractor gaps
- Storage responsibility shifts

## Insight:

Contracts can increase exposure beyond your insurance limit.

# PREVENTING CLAIMS

## People & Process:



Driver training  
Loading  
procedures  
Delivery checks

## Technology & Control:

Telematics  
Dashcams  
Tracking  
systems  
Secure parking  
protocols



# THEFT + COMMON GAPS

## Cargo Theft - High Risk Trends



- Organised cargo theft
- Trailer targeting
- Driver impersonation
- Fraudulent collections
- Overnight yard theft

# Key Questions To Consider

- ✓ Highest load value understood?
- ✓ Insurance limits sufficient?
- ✓ Subcontractors covered?
- ✓ Downtime understood?
- ✓ Incident process clear?



## Coverage gaps

- Underinsured cargo
- Missing warehouse cover
- Incorrect vehicle values

## Operational gaps

- No incident process
- Weak subcontractor control
- Poor documentation

# Incidence Response

Safety  
First

Secure  
Site

Photo  
Evidence

Notify  
Insurer

Notify  
Client

Collate  
Documents

# How Can Readhunt Help?

Goods in Transit  
Fleet insurance  
Liability  
protection

Contract reviews  
Risk assessments  
Claims support



**Book a free haulage  
insurance review**



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“The best insurance programme is the one you rarely have to rely on.”



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