

To whom it may concern

Internationale forsikringsmæglere

Godkendt af Finanstilsynet

www.howdengroup.com**Policy No. 900 276 730 6**

17. december 2025

- Freight Forwarders Liability - Confirmation

We hereby confirm that IAT A/S has established Freight Forwarders Liability Insurance according to NSAB 2015.

Insurer: Codan Forsikring A/S

The insurance policy is covering following companies;

- IAT A/S
- IAT Holding A/S
- TMC A/S
- IAT Polska Sp. Z.o.o.
- IAT GmbH

The policy is extended to cover cabotage in the following countries:

Germany, the Netherlands, Belgium, France, Spain, Sweden, Luxembourg and Italy.

This extension applies according to the national liability rules of the various countries for road transport of goods.

Germany

The highest cover sum is 40 SDR. per kg. damaged or lost goods that may legally be transported with the vehicle or train.

Losses due to delay can at most be compensated with an amount corresponding to three times the freight amount.

Other EU countries covered as per above

The highest cover sum is 8.33 SDR per kg. goods that may legally be transported with the vehicle or train.

Losses due to delay can at most be compensated with the same amount as the freight amount.

This confirmation expires 2026.12.31.

Best regards,

Howden**Søren Langerhuus**

Insurance Broker, Partner

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