

## **CARRIERS LEGAL LIABILITY INSURANCE POLICY** **SALES LITERATURE**

This Policy has been designed for Carriers, Transport Operators, Fleet Owners etc.

### **Coverage**

This Policy will indemnify the Insured against their legal liability for actual physical loss or damage to goods or merchandise whilst such goods or merchandise are actually transported in the vehicle covered under the policy provided that fire or accident has arisen on account of negligence of the Insured or criminal act of his servants and further provided that the vehicle is damaged by such fire or explosion ,or accident and a claim in respect thereof is admitted under the Motor Package Insurance policy covering the vehicle. The cover will commence from the time of loading of the vehicle with cargo at the point of origin and expire after the delivery of cargo at the final destination or lapse of 3 days from arrival of the vehicle at the final destination whichever is earlier.

### **Optional Extension :**

- Riot and Strike

The optional extension chosen can be provided by charging an additional premium

### **Major Exclusions:**

This Policy does not cover:

1. liability under any contract or agreement unless such liability would have arisen and insured would have been liable at law notwithstanding such an agreement under Carriage by Road Act,2007.
2. liability in respect of damage to property belonging to Insured or his employees or in control of the Insured unless such property is covered by a contract of carriage entered into by the Insured in an approved form.
3. inherent defect or vice ,wear and tear, deterioration, spontaneous combustion or decay of perishable goods.
4. depreciation, delay ,loss of market, any confiscation by a public authority.
5. consequential loss arising from loss or damage to goods.
6. any consequence of riots, strikes, war, ionizing radiations.
7. goods which may be illicit or illegal or smuggled.

**Claim Assistance-** for claim assistance please call at our toll free no. **1-800-22-4030**, or email us at [USGIClaims@universalsompo.com](mailto:USGIClaims@universalsompo.com), for any other query please call at our toll free no. or email us at [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

Note:The above are only the salient features of the Policy , for complete terms and conditions please refer to Policy Wordings