

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



<b>Carriers Legal Liability Policy</b>			
<b>CUSTOMER INFORMATION SHEET (CIS)</b>			
<b>This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.</b>			
<b>(Description is illustrative and not exhaustive)</b>			
<b>Sl No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	Carriers Legal Liability Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0034V01202122	
3	Structure	<b>Indemnity Policy</b>	
4	Interests Insured	Legal liability for actual physical loss of or damage to the goods due to Fire, Explosion or Accidents to the vehicle carrying the goods arising out of negligence of the insured or criminal acts of his servants, and a claim in respect thereof is admitted under the Motor Comprehensive Insurance Policy covering the vehicle.	
5	Sum Insured/ Limit of Indemnity	<b>As opted by Insured. Any One Accident limit and Any One Year limit</b>	
6	Policy Coverage	Legal liability for actual physical loss of or damage to the goods carried in insured's vehicle.	
7	Add-on Cover	None	
8	Loss Participation		

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9	Exclusions	<p>PROVIDED ALWAYS THAT the Company shall not in any circumstances be liable under this policy in respect of</p> <ol style="list-style-type: none"> <li>1. Liability under any contract or agreement unless such liability would have arisen and the insured would have been seen liable to law, notwithstanding such an agreement.</li> <li>2. Liability in respect of damage to property (a) Belonging to the insured or to any servant, agent, sub-contractor of the insured or to third parties unless such property is covered by a contract of carriage entered into by the insured in an approved form. (b) In and/or under the control of the insured or of any servant, agent, or sub-contractor of the insured unless such property is covered by a contract entered into by the insured in an approved form.</li> <li>3. Liability for loss or damage arising from:                         <ol style="list-style-type: none"> <li>(a) Inherent defect or vice, including damage by insects, moths, mildew, mould, damp, wear and tear, deterioration, spontaneous combustion, or decay of perishable goods.</li> <li>(b) Depreciation, delay, loss of market, confiscation by a Public Authority.</li> <li>(c) Consequential loss arising from loss or damage to goods.</li> <li>(d) Any consequence whether direct or indirect, of war (whether declared or not), act of foreign enemy, hostilities, civil war, rebellion, mutiny, insurrection or usurped power, civil commotion, Act of God, any change of law, refusal on the part of any Government Agency or other competent authority to grant any necessary permit or license or sanction or deciding to revoke or qualify any such permit. In the event of any claim hereunder, the Insured shall prove that the liability arose independently of and was in no way connected with or occasioned by contributed to by, or traceable to any of the said occurrences or causes or in consequence thereof, and in default of such proof, the company shall not be liable to make any payment in respect of such a claim.</li> <li>(e) Any consequence whether direct or indirect due to strikes or riots.</li> <li>(f) Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising there from, or any consequential loss directly or indirectly caused by or contributed to by or arising from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</li> <li>(g) Goods and/or merchandise which may be illicit or illegal or contraband or smuggled.</li> </ol> </li> <li>4. No claim arising from a peril insured against shall be payable under this insurance unless the aggregate of all such claims arising out of each separate accident or occurrence exceeds the amount of Deductible Excess/Deductible stated in the Schedule in which case this sum shall be deducted from the claim amount payable.</li> </ol> <p>PROVIDED FURTHER that due observance and fulfillment of the terms, provisions, conditions and endorsements of this policy by the Insured and/or his agents or servants in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any of the terms, provisions, conditions and endorsements of this policy or the renewal thereof shall be valid unless made in writing and signed by an authorized official of the Company.</p>	Exceptions
10	Special Conditions and Warranties (if any)	Not applicable.	

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11	Admissibility of Claim	Any event or occurrence that may give rise to a claim under the policy shall be immediately notified to the Policy issuing office.	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"><li>· Toll free / IVRS number – 1800 425 33 333</li><li>· Website / Email- <a href="https://uiic.co.in/">https://uiic.co.in/</a> <a href="mailto:customercare@uiic.co.in">customercare@uiic.co.in</a></li><li>· <b>Contact details of Claims servicing office/Hub.</b></li><li>· <b>Turn Around Time (TAT) for claims settlement</b></li><li>· Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section.</li></ul>	
13	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"><li>a. <a href="https://uiic.co.in/en/customercare/grievance">https://uiic.co.in/en/customercare/grievance</a></li><li>b. IRDAI Integrated Grievance Management System – <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></li><li>c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document</li></ul>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"><li>· To disclose all information correctly sought by the insurer at time of filling the proposal form.</li><li>· In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li><li>· Non-disclosure of material information may affect the claim settlement.</li><li>· Disclosure of other material information during the policy period.</li></ul>	

## Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:  
Date:  
policyholder)

(Signature of the