

# United India Insurance Company Limited

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



## PROSPECTUS

### Carrier's Legal Liability Insurance Policy

#### Introduction

Carrier's Legal Liability Policy is designed to cover the legal liability of the road carriers to the owners of the cargo carried by them under the contract of affreightment.

#### Policy Highlights

The Policy offers a comprehensive range of protections designed to cover various risks of carriers. Liability arising out of loss/damage caused by Fire, Explosion or Accidents to the vehicle carrying the goods arising out of negligence of the insured or criminal acts of his servants.

#### Key Exclusions

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.
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.
3. Liability for loss or damage arising from:
  - (a) Inherent defect or vice, including damage by insects, moths, mildew, mould, damp, wear and tear, deterioration, spontaneous combustion, or decay of perishable goods.
  - (b) Depreciation, delay, loss of market, confiscation by a Public Authority.
  - (c) Consequential loss arising from loss or damage to goods.
  - (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.
  - (e) Any consequence whether direct or indirect due to strikes or riots.
  - (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.
  - (g) Goods and/or merchandise which may be illicit or illegal or contraband or smuggled.
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.

#### Special Conditions

1. The Vehicle concerned is comprehensively insured.
2. Such a comprehensive policy is in force throughout the policy period of the CLL.

# United India Insurance Company Limited

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



3. The vehicle is maintained in a road worth condition.

---

## Why Choose United India's CLL policy ?

A Carrier's Legal Liability policy helps ensure compliance with legal regulations and requirements. Various risks involved in transportation such as accidents, theft, or damage to cargo are mitigated, thereby protecting carriers from potential financial losses.

---

For further details or to purchase this policy, please contact us at-

The United India Insurance Company Limited

#24, Whites Road,

Chennai – 600014.

**Web:** [uiic.co.in](http://uiic.co.in)

**Customer Service:** [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

---

**Note:** This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.

---