CUSTOMER INFORMATION SHEET

This document provides key information about your policy. For complete details, please refer to the policy document.

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name** Carrier's Legal Liability Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0026V01200607	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** This Product offers indemnity to the Insured for its Loss become legally liable to pay resulting from an **Occurrence** happening during the **Period of insurance** and arising out of **Your insured operations** for: 1 **Cargo liability** physical loss or damage to **Cargo** and for **Consequential loss** resulting from such loss or damage. 2 **Third Party** liability to third parties for: 2.1 property damage 2.2 **Personal injury** 3 Fines and penalties Except for fines and penalties as set out in Exclusion clause 5.3. 4 **Pollution liability** However, cover is specifically **excluded** for any Sub-surface operations liability or Contaminated land liability . 5 **Errors and omissions** 6 **Defense and costs cover**	Section One – what You are insured for
5	**Sum Insured / Scope** As per Policy Schedule	Policy Schedule
6	**Policy Coverage** This Product offers indemnity to the Insured for its Loss become legally liable to pay resulting from an **Occurrence** happening during the **Period of insurance** and arising out of **Your insured operations** for:	Section One – what You are insured for

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7	**Add-On Cover** As per Optional additional benefits of the Policy wordings 1 Tenant's legal liability 2 Infringement of personal rights liability 3 Consultancy services	4. Optional additional benefits
8	**Loss Participation** As per 8. Deductible(s): of the Policy Schedule	Policy Schedule
9	**Exclusions** The Company shall not be liable to any loss arising out of, based upon, attributable to or involving, directly or indirectly: 1 for **Personal injury** to any employee or worker arising out of, or in the course of, their employment in **Your** business, 2 arising out of any provision of any workers' compensation legislation or industrial award or agreement or determination 3 for **Personal injury** to any person arising directly or indirectly from: 3.1 exposure to noxious or harmful substances (including but not limited to radio-active substances, asbestos, cadmium or hydrocarbons); or 3.2 repetitive stress, strain or cumulative trauma 4 for damage or loss to any property (including damage or loss to **Cargo** or equipment including shipping containers and Cargo handling equipment) caused by or arising from: • routine wear and tear or gradual deterioration when **You** are responsible for the maintenance or care, custody and control of such property; • inherent vice, ordinary leakage, or ordinary loss in weight or volume;	Section Two – What You are not insured for

- defective or insufficient packaging of the **Cargo** by **Your** customer, their subcontractor or agent; or
- unexplained losses discovered on inventory/stocktaking unless established by **You** to have been caused by an **Occurrence**

5 arising from the release of **Cargo** without **Production** by the person claiming release of the **Cargo**, of the original bill of lading or other transport document entitling the release of **Cargo**

6 for damage or loss to **Declared value Cargoes** the extent that any claim is increased by the declaration of value by **Your** customer, their **Contractors** or agents

7 for damage or loss to **Valuable Cargoes** unless:

- **Your** customer did not inform **You**, and **You** could not have reasonably known, that **You** were handling such Cargoes; or
- **You** handle such **Valuable Cargoes** only on the terms of **Your** usual contract with **Your** customer; or
- **You** agree with **Your** customer, in respect of such **Valuable Cargoes**, the following condition or one to the same effect:

8 arising from the use, ownership or operation by **You** of any vehicle in circumstances in which the vehicle is required by law to have compulsory insurance against such liability,

9 arising from the use, ownership or operation by **You** of any registered vehicle, such liability being for property damage unless such vehicle is being used as a **Tool of trade** ,

10 arising from the ownership, operation, management, maintenance, lease, rental, charter or use by **You** of any vessel or water-borne craft or locomotive or rolling stock

11 arising from the disposal, treatment, storage, carriage or processing of waste materials, spoil or operation of any land-fill or similar facility by **You** or any **Third Party** or relating to any contamination of land (including any sub-surface land) (other than where arising from a sudden accidental event constituting a pollution incident) or any remediation of contaminated land (including any sub-surface land) (whether pursuant to an order or directive of any competent authority or otherwise)

12 assumed by **You** under contract, including liability for delay and payments under penalty clauses or liability arising under 'liability without fault' or 'performance guarantee' or 'declared value' or 'Liquidated damages ' clauses or similar provisions or liability otherwise accepted by **You** under any express or implied contract

13 where such liability is a 'liability without fault' or a 'strict liability' unless imposed upon **You** by statute, law or regulation

14 incurred to any **Third Party** to the extent that any such liability is in excess of any statutory immunity or limit of liability or restriction of liability that would otherwise be available to **You**

15 incurred in relation to the provision, for a specific fee or payment in kind of any professional advice or advisory service

16 for loss or damage caused by or resulting from **Your** deliberately reckless or willful conduct in exceeding the registered or rated capacity or 'safe working load' or any overload of any **Carrying** or **lifting equipment**

17 arising from deliberate reckless or willful conduct by **You** or **Your Contractors**

18 arising from the wrongful delivery of Cargo to the extent that a competent court or tribunal determines that it is illegal for **You** to be insured against such liability, or for any criminal proceedings associated with any wrongful delivery of Cargo

19 arising from any deliberate, reckless or wilful non-compliance with, or breach of the **ISPS Code** or any other relevant **Security legislation**

20 arising from **Construction activity**, or any other reclamation or demolition activities undertaken by **You** or third parties that would normally be covered by 'Contract Works including Public Liability insurance' in respect of the property and liability interests associated with such activities

21 arising from erection, dismantling or movement of **Carrying** or **lifting equipment**

22 in respect of any goods or **Product**s sold by **You** including any **Product** liability

23 arising in relation to any:

- trademark, copyright or patent infringement
- breach of directors' and officers' duties
- breach of fidelity obligations of employees, company directors, officers or company servants
- conduct of directors, officers, employees or company servants acting outside the course and scope of their employment, authority or contract as the case may be
- fault, error or omission on **Your** part in the course of administration of any superannuation, pension or employee benefits scheme or
- arising from any alleged or actual fraudulent, dishonest, malicious, intentional or criminal act or omission by **You** or **Your Contractors**
- arising from **You** or **Your Contractors** knowingly dealing in **Contraband** .

24 Infringement of personal rights exclusions

25 Fines and penalties exclusion - Except to the extent specifically stated in clause 1.3 of this policy, **Your** liability is specifically **excluded** for:

- commercial fines and penalties
- breach of any statute, law or regulation
- any fine, penalty, customs duty, sales tax, excise tax, similar financial charge or loss

	26 War exclusion 27 Nuclear exclusion: ionizing radiations, contamination by radioactivity, chemical, biological, bio-chemical, or electromagnetic weapon and radioactive, toxic, explosive or other hazardous or contaminating properties. 28 Terrorism exclusion For detailed exclusions refer to exclusions mentioned under policy schedule Section Exclusions.	
10.	**Special Condition\s and Warranties (if any)** As per Section three - GENERAL CONDITIONS of the Policy wordings	Section Three – General conditions
11.	**Admissibility of Claim** Principle of admissibility of claims – All terms and conditions of the policy to be complied (such as Insuring clause and all conditions complied and no exclusion trigger) Principle of denial of claims – (Any exclusion trigger or conditions of the policy not complied with (including duty of care & loss minimization & exclusion w.r.t willful negligence) Below is the **sample claim calculation** for reference**:** Gross Loss Claimed: 1,000,000 Gross Loss Assessed: 800,000 Less Excess: 200,000 Loss Adjusted: 600,000 *This sample claim calculation is illustrative and based on certain assumptions to give you an idea of how a claim may be settled. The final payable amount will depend on the actual limits of liability, the endorsements applicable, and the applicable conditions in your policy.*	Section Three – General conditions 14 What You should do in the event of a claim 15 Claims control 16 Claims settlement
12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @**7738282666** Website: ICICI Lombard Website **Reimbursement Claim Process:**	Part III

Follow these steps for a smooth and hassle-free claim experience:

Intimate the Claim: Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor.

Survey of Loss: The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report.

Verification and Processing: Our claims department will verify the report and process your claim request.

Offer for Settlement: If your claim is approved, we will send you a settlement offer for your consent.

Claim Payment: Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account.

Explanation for Denial: If your claim is not payable, we will personally explain the reasons to you in detail.

Claim Settlement Time: We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later.

Cancellation Clause:

If You Decide to Cancel: You can cancel your policy anytime with written notice. It will end as soon as we receive it.

If We Need to Cancel: If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect.

Refund of Premium upon Cancellation:

- For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms.
- For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started.

Policy Renewal Date: Refer to the **Period of Insurance** section of the policy schedule.

13.	**Grievance Redressal and Policyholders Protection** We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal:** If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here. If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	Part III (Refer Grievance Clause)
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: ▪ Ensure you provide accurate information when completing your proposal. ▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.	Part III

Declaration by the Policyholder:

I have read and acknowledge the details provided above.

Place:

Date: Signature of the Policyholder

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. You can click here to download policy documents.*