

## **TRANSPORT OPERATORS' LIABILITY**

### **Product Information Statement**

The Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. Please refer to the Policy for complete details or the terms, conditions and exclusions.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance advisor.

Raheja QBE has a Transport Operators' Liability insurance product, which is designed specifically for insurance for service providers in the transport and shipping industries.

#### **Introduction**

Multimodal transport operators, freight forwarders, logistic and warehouse operators, ship agents, ship brokers and other service providers in the transport and shipping industries face a wide range of liability exposures because they may:

- a) act for their Principal in arranging shipping and transport services; or
- b) contract with the cargo owner to transport goods; or
- c) provide expert advice, assistance and opinions.

#### **The cover Raheja QBE can provide**

Indemnity where the Insured is liable to:

- a) a customer or third party for loss or damage to cargo in the Insured's care, custody or control;
- b) a third party for death, bodily injury or damage to property;
- c) a customer or third party for an errors and omissions or professional negligence;
- d) an Authority for fines and duty;

Indemnity is also provided for claims expenses and additional costs incurred as a result of misdirected cargo, abandonment of cargo and fumigation of cargo.

#### **The cover Raheja QBE DOES NOT provide**

The principle policy exclusions are liability arising from war, radioactivity, without fault, movement of gold, cash and certain very high value cargoes and claims covered by specific policies such as employers' liability and a motor policy including third party liability.

### **Dispute Resolution**

Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the Policy does not cover all eventualities, there may be disagreement on settlement of the claim.

For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE. If you are not satisfied with the decision of the Grievance Committee you may refer your case for further legal recourse

### **Important Notice:**

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details or clarifications, please read our policy wordings which are available on request or contact your insurance advisor.

Insurance is the subject matter of solicitation.