

# **Commercial Vehicle - Goods Carrying**

## **'B' Policy**

### **Brief Description :**

Any transport vehicle /car /omnibus whose unladen weight is more than 7,500 kgms or is used for carrying goods/passengers is classified as Commercial Vehicle. On paying extra premium the policy may be extended to cover liabilities to the employees who may be travelling in the vehicle, but is not a paid driver ;Legal liabilities to the person employed in connection with the operation & maintenance of the vehicle.

### **Covered Risks :**

Fire, Explosion, Lightning, Burglary and Theft, Riot and Strike, Typhoon, Hurricane, Storm, Tempest, Malicious act, Earthquake, Flood, Terrorist activity, Landslide/Rockslide. It also covers damages by accidental, external means while in transit by rail/road, inland water, lift or air in addition to the legal liability required by law

### **Major Exclusions :**

Consequential loss, Depreciation, Wear & tear, Mechanical/ electrical breakdown, failures or breakages, Damage to tyres unless the motor car is damaged at the same time and any accidental loss or damage suffered while the person driving is under the influence of intoxicating liquor or drugs.