

OPTIS Carriers Liability Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: OPTIS Carriers Liability Policy

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

What is this type of insurance?

This Policy provide an indemnity for which you become legally liable to pay in respect of goods in your custody or care



What is insured?

- ✓ Limit of Liability as detailed in the Certificate of Insurance
- ✓ Your liability under contract conditions international conventions or Full Responsibility
- ✓ Loading and unloading
- ✓ Temporary storage in the course of transit up to 7 days
- ✓ Unwitting carriage of mobile phones, computer equipment and property described in 1E and 1F is included provided the value does not exceed €650 and you were unaware that the load contained such items

Optional Extensions:

- Transshipment and other costs up to €10,000
- Damage to sheets, ropes and other equipment up to €1,000
- General Average & salvage charges



What is not insured?

- ✗ Documents, money or Bullion
- ✗ Trailers other than trailers being carried for hire and reward
- ✗ Property being towed other than on a trailer
- ✗ Household, office or factory removals
- ✗ Hi-tech electronic components, Computer Equipment, and similar data processing equipment (refer 1E & 1F)
- ✗ Death or injury to any living creature
- ✗ Deterioration or depreciation
- ✗ Property in storage under a contract
- ✗ Loss of market or loss or profits, delay or any consequential loss
- ✗ War
- ✗ Confiscation by government
- ✗ Radioactive Contamination, Nuclear Risks, Biological or chemical Contamination
- ✗ Terrorism
- ✗ Faulty packing by you when contracted
- ✗ Transshipment, recovery or debris removal charges
- ✗ Damage to sheets ropes pallets dunnage chains toggles
- ✗ Containers & Flats
- ✗ General Average & Salvage Charges
- ✗ Goods & merchandise owned hired leased to loaned to you
- ✗ Theft of High Risk Property unless vehicle is attended or hosed in locked compound or building
- ✗ Cyber Risks
- ✗ Riot, Strikes and Civil Commotion
- ✗ Vehicle security requirements –excludes theft from unattended vehicles
- ✗ Property entrusted to Subcontractors



Are there any restrictions on cover?

- ! Underinsurance
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Cover is restricted to vehicle specified on schedule unless temporarily substituted & notified to us



Where am I covered?

You are covered for your liability in respect of damage to Property whilst in the vehicle during the period of insurance within Republic of Ireland Great Britain Northern Ireland the Channel Islands the Isle of Man and the off-shore islands including sea transits between these territories or specified on the Schedule



What are my obligations?

You must

- advise the number of vehicles owned or operated, your conditions of carriage and sums insured (if applicable)
- notify all customers of the applicable conditions of carriage or conventions
- disclose any material information
- take reasonable precautions to prevent damage or loss
- give immediate notice in the event of a loss
- give immediate notice to the police authority if loss caused by malicious persons
- not accept a special declaration or increased liability
- advise us as soon as you become aware of any alteration which may increase the risk of Damage
- advise us if your interest in the risk ceases
- advise us if the business is being wound up



When and how do I pay?

Please contact your Insurance Broker to discuss the payment options available



When does the cover start and end?

The start and end date is stated on the documents you receive from us.



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule