

## POLICY WORDING

### CARRIER'S LEGAL LIABILITY

#### PREAMBLE

This Policy is a contract of insurance between You and Us. It is based on the information and declarations provided by You in the proposal form, documents submitted in connection with it, and on the premium paid by You to Us as consideration for the Policy. This Policy sets out the entire contract between You and Us.

Subject to the terms, conditions, definitions, limitations, deductibles, exclusions, warranties, endorsements of this Policy, We will indemnify You in respect of the your legal liability to pay compensation, in the manner and to the extent provided under the Policy and the Policy Schedule.

#### SECTION A: DEFINITIONS

Please note, some words have special meanings in this Policy. Whenever you see these words, they will have the same meaning as explained here.

1.	<b>Accident</b> means sudden, unforeseen and involuntary event caused by external, visible and violent means
2.	<b>AOA (Any One Accident)</b> means the maximum amount payable by the Company in respect of all claims arising out of or attributable to one single accident or occurrence, irrespective of the number of claims, claimants or Insured Persons affected by such accident.
3.	<b>AOY (Any One Year)</b> means the maximum aggregate amount payable by the Company in respect of all claims arising during the Policy Year, irrespective of the number of accidents, occurrences or claims made during such Policy Year.
4.	<b>Consequential Loss</b> means any indirect or resultant loss that does not arise directly and immediately from the physical loss, damage, or event giving rise to a claim, including but not limited to loss of income, loss of profit, loss of anticipated savings, loss of opportunity, market loss, loss arising from delay, loss resulting from business interruption, loss of business reputation or goodwill, or any other form of financial or economic loss, whether foreseeable or unforeseeable, and irrespective of whether such loss arises in contract, tort, statute, or otherwise
5.	<b>Deductible</b> means the amount stated in the Policy Schedule, which shall be borne by You first in respect of each and every Claim made under this Policy.
6.	<b>Defence Costs</b> means the reasonable and necessary legal expenses, costs, and disbursements incurred by the Insured, with the prior written approval of the Insurer, including but not limited to investigating, defending, or responding to any civil claim, demand, notice, or legal proceeding alleging liability for loss, damage, or delay to cargo arising out of the Insured's operations as a carrier.
7.	<b>Policy Period</b> means the period commencing from effective date and hours shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Policy Schedule.
8.	<b>Policy</b> means the proposal, the Policy Schedule along with terms and conditions of this Policy Wordings and any endorsements attaching to and/or forming part thereof
9.	<b>Policy Schedule</b> means schedule and parts thereof issued to the Insured, and any other endorsement(s)/ exhibits appended, attached and/or forming part of the Policy.
10.	<b>We, Us, Our, Insurer, or The Company</b> means Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)
11.	<b>You, Your, or Insured</b> means a person or an entity or an organization named in the Policy Schedule

## SECTION B: WHAT WE COVER

Subject to terms, conditions, limits, exclusions contained herein or endorsed hereon, We will indemnify You against Your legal liability to pay compensation in respect of actual physical loss of or damage to goods or merchandise, forming part of consignment, arising while being transported by road within India by the carrying vehicle specified in the Policy Schedule, pursuant to a written contract of carriage entered into by You, subject to the following provisions:

- A. **Direct Loss:** We will indemnify You for Your legal liability arising from any actual physical loss or damage to goods or merchandise, directly caused by fire, explosion and/or Accident (“Insured Perils”) to the carrying vehicle specified in the Policy Schedule during the transit and during the Policy Period on account of Your negligence or negligence or criminal act of Your employees or servants acting in the course of their employment; and
- B. **Defence Costs:** We shall indemnify for the necessary and reasonable Defence Costs and expenses that may be incurred by You, with Our written consent, in defending any claim made against You alleging legal liability claim in connection with the loss of or damage to goods or merchandise covered under this Policy.

**Special Condition:** Claim under Carrier’s Legal Liability would be payable only when claim for such damaged vehicle due to fire, explosion, or Accident, is admitted under the Motor Comprehensive Insurance Policy covering the vehicle.

### Cover Duration

The cover under this Policy shall apply only to Insured Peril occurring during or after the loading of cargo on the vehicle and until unloading of the cargo at the destination or expiry of 7 days after the first arrival of the vehicle at the destination town mentioned in contract of carriage whichever may first occur.

### Limit of Indemnity

The indemnity available under this Policy shall be subject to the following limitations:

- a. For any single fire, explosion, Accident, or any series of such Insured Perils arising from any one occurrence, Our liability shall not exceed the Per Event Limit specified as AOA (Any One Accident) in the Policy Schedule.
- b. In aggregate, Our liability for all loss or damage occurring during the entire Policy Period shall not, under any circumstances, exceed the Total Sum Insured stated as AOY (Any One Year) in the Policy Schedule.

Further, You shall bear Deductible amount specified in the Policy Schedule, which shall be applied to and deducted from each and every admissible claim.

## SECTION C: GENERAL EXCLUSION

We are not liable for, and no indemnity will be provided in respect of any legal liability arising out of, caused by, occasioned by, attributable to or howsoever connected to below:

1. Liability for loss or damage to goods or merchandise due to Insured Perils against occurring beyond the Policy Period and Cover Duration of insurance specified in Your Policy Schedule.
2. Liability for death/injury/property damage under Motor Vehicles Act arising out of use of the vehicle or liability of any other nature.

3. Liability undertaken by You under any contract or agreement unless such liability would have arisen and You would have been liable at law governing the carriage viz. the Carriage of Road Act, 2007 including amendments if any, notwithstanding such agreement.
4. Liability in respect of loss or damage to goods or merchandise
  - a) belonging to You or to any of Your servant, agent or sub-contractor or to any other party, except those being transported by You under a contract of carriage entered into by You in its standard form.
  - b) in Your custody or control or any of Your servant's, agent's or sub-contractor's or any other party's custody or control, except such Goods or Merchandise are transported by You under a contract of carriage entered into by You in its standard form.
5. Liability for loss or damage to goods or merchandise arising from:
  - a) Inherent defect or vice, including insects, moth, vermin, mildew, mould, damp, wear and tear, deterioration, spontaneous combustion or decay of perishable Goods.
  - b) Depreciation, delay, loss of market, or any action including confiscation by a lawful or any Public Authority
  - c) Negligence of the consignor/carrier regarding packing/handling
  - d) Consequential Loss arising from loss or damage to goods or merchandise.
  - e) War (whether declared or not), act of foreign enemy, hostilities, civil war, rebellion, mutiny, insurrection or usurped power, civil commotion, act of God,
  - f) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from nuclear weapons material.
  - g) any change in Law after issue of this insurance
  - h) refusal on the part of Government, Government Agency or other competent authority to grant any necessary permit, License or sanction or deciding to revoke or qualify any such permit.
  - i) strikes and/or riots
  - j) Acts of Terrorism
  - k) Contraband or goods which are being smuggled or otherwise transported illegally.

## **SECTION D: GENERAL CONDITIONS**

### **1. Entire Contract**

This Policy and the accompanying Policy Schedule shall be read together as a single contract. Any term or expression that has been assigned a specific definition in any section of this Policy or the Policy Schedule shall retain that defined meaning wherever it appears. This Policy constitutes the complete contract of insurance for the Insured.

### **2. Observance of Terms and Conditions**

The due observance of and compliance with the terms, provisions, warranties, conditions, and endorsements of this Policy, to that extent as it relate to anything to be done or complied with by the You, Your agents, or Your employees, is a condition precedent to Our liability to make any payment under this Policy.

No transfer of interest in this Policy, nor any waiver of its terms, provisions, conditions, or endorsements, or its renewal, shall be valid unless expressly made in writing and signed by Us.

### **3. Duty of Disclosure**

This Policy shall be void, and all premiums paid shall be forfeited to Us, in the event of any misrepresentation, misdescription, non-disclosure, or concealment of a material fact within the Proposal form, declaration, or any supporting documents, or if any material information has been withheld.

**4. Alterations to the Policy:** Any change or alteration in this Policy shall be valid or effective only if approved in writing by Us and evidenced by an endorsement on the Policy and payment of applicable premium.

#### **5. Notices**

- a) **From the Insured:** Any and all notices and communications for the attention of Us shall be submitted in writing and shall be delivered to the address specified in the Policy Schedule.
- b) **From Us:** Any and all notices and communications for Your attention shall be posted to Your, address/ email address stated in the Policy Schedule or registered with Us/provided to Us.

#### **6. Fraud**

If any claim made by You or on Your behalf is in any way fraudulent, dishonest, intentionally exaggerated, or supported by any false statement, false declaration, forged document or other fraudulent means or devices, no amounts/benefit shall be payable in respect of such claim under this Policy and all claims or payments thereunder shall be forfeited. Further We shall also have the right to recover from You any amount already paid in respect of such claim.

#### **7. Duties of Insured**

- a) You and Your employees/agents must act with reasonable promptness and take all necessary measures to prevent or minimise any loss.
- b) You must ensure that all rights against bailees or third parties are properly preserved and exercised; compliance with this requirement is a condition precedent to any claim.
- c) You must exercise reasonable care to ensure that:
  - i. Only competent personnel handle the goods/merchandise and the vehicles;
  - ii. Vehicles, including all accessories and fittings, are maintained in a sound, roadworthy state and suitable for their intended use;
  - iii. All statutory rules, regulations, and requirements relating to the use of the vehicle and carriage of goods or merchandise are duly complied with.
- d) You must maintain complete and accurate records of all contracts of carriage, freight earnings, and all vehicles engaged in operations, and permit Us to inspect such records or provide copies as requested.
- e) Each depot or delivery point must maintain a written record of the condition and nature of goods or merchandise that are received in an apparently damaged state at the time of receipt.

#### **8. Notification of Claims**

- a) In the event of any occurrence likely to give rise to a claim under this Policy, You shall:
  - i. Provide written notice to Us immediately and, in any case, within 7 days of the occurrence of Insured Peril, supplying all relevant information, documents, evidence, and explanations as reasonably required. We shall not be liable for any loss not notified within 15 days of the event.
  - ii. Initiate prompt action against the party responsible for the loss or damage and pursue recovery.
  - iii. Take steps to protect the goods or merchandise from further loss or deterioration.
- b) Failure to comply with these requirements shall release Us from liability for such loss.
- c) Any notice of claim or legal proceedings received by You relating to loss or damage covered by this Policy must be forwarded to Us immediately in writing.

- d) No admission, offer, promise, payment, or settlement may be made by You without Our prior written consent.
- e) We reserve the right, at Our discretion, to take over and conduct in Your name the defence, settlement, or prosecution of any claim. You shall provide all assistance, documentation, attendance, and cooperation required for the effective conduct of such proceedings.

## 9. Claim Settlement

- a) Upon receipt of all the documents and information and on being satisfied with regard to the admissibility of the claim as per terms and conditions of the Policy Schedule, We will settle the claim within 7 (Seven) days of the receipt of the last necessary document. In the cases of delay in the payment, We shall be liable to pay interest at a rate which is 2% above the bank rate (as defined by the Reserve Bank of India and prevalent at the beginning of the financial year in which the claim is reviewed) from the date of receipt of last necessary document to the date of payment of claim.
- b) However, where the circumstances of a claim warrant an investigation, We will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We will settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, We will be liable to pay interest at a rate which is 2% above the bank rate (as defined by the Reserve Bank of India and prevalent at the beginning of the financial year in which the claim is reviewed) from the date of receipt of last necessary document to the date of payment of claim.

## 10. Basis of Claim Settlement –

- a) **Legal Liability Requirement:** No claim shall be payable unless:
  - i. the Insured has become legally liable to pay compensation under applicable law governing carriage of goods; and
  - ii. such liability arises directly from a covered Insured Peril as defined under this Policy.

Voluntary payments, commercial settlements, goodwill payments or settlements made without the Insurer's prior written consent shall not be admissible.

- b) **Total Loss:** The Insurer's liability shall be limited to the invoice value of the goods or merchandise lost or damaged at the place and time of dispatch **less salvage value, if any, recoverable by the Insured or the Insurer**, excluding freight (unless specifically insured), duties, taxes, penalties, consequential loss, loss of market or profit.
- c) **Partial Loss:** Where the loss is partial, the Insurer's liability to indemnify You shall be limited to the proportionate value of the goods or merchandise actually lost or damaged, and depreciation, inherent vice, ordinary leakage, shortage or deterioration shall not be recoverable.
- d) Under no circumstances shall the Insurer's liability exceed the Any One Accident (AOA) limit or the Any One Year (AOY) limit, as specified in the Policy Schedule.
- e) **Defence Costs**  
We will indemnify You for any reasonable legal defence costs (incurred with our prior written consent).

- f) Deductible / Excess shall apply as specified in Policy Schedule.
- g) Basic documents to be submitted by insured for claim settlement
- i. Claim Form: Details about the incident, including date, time, location, parties involved, and a description of the damages or loss.
  - ii. Bill of Lading: Details of the cargo, shipper, consignee, and any special instructions. It is critical in determining the liability of the carrier in case of loss or damage.
  - iii. Incident Report: Descriptions of the event, statements from witnesses or involved parties, photos of the scene, and any relevant police or official reports.
  - iv. Proof of Delivery (POD): Signature of the consignee, date and time of delivery, and notes regarding the condition of the goods upon receipt.
  - v. Insurance Policy: Policy number, coverage details, limits of liability, exclusions, conditions, and any endorsements that modify the standard terms.
  - vi. Damage Assessment Report: Expert evaluation of the damaged goods, cost of repairs or replacement, and photographs documenting the damage.
  - vii. Correspondence with Insurer: Letters, emails, coverage and settlement negotiations.
  - viii. Settlement Agreement - Agreement on the amount to be paid, release of liability for the carrier, and any conditions for payment.
  - ix. Invoices and Receipts - Receipts for repairs, replacement goods, legal fees, and any other costs associated with the claim.
  - x. Legal Documents - Complaints, summons, briefs, court orders, and any other legal documents related to litigation or arbitration.

## 11. Subrogation

Upon payment of a claim, We shall be entitled to all rights and remedies that You may have against any third party concerning the loss or damage to the Goods or Merchandise. You shall at the expense of Us do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under the Policy whether such acts and things shall be or become necessary or required before or after the Insured (s) indemnification by the Company.

## 12. Contribution

If, at the time of any claim under this Policy, there is any other valid and collectible insurance policy covering the same liability, loss or damage, We shall not be liable to pay more than Our rateable proportion of such claim, and shall be entitled to contribution from such other insurers. We will ensure that Our actions do not impose any liability on You.

## 13. Cancellation

- a) Cancellation by Insured  
You may cancel this Policy at any time by notifying Us in writing. A proportionate refund of premium shall be granted for the unexpired Policy Period, provided no claims have been made.
- b) Cancellation by Company:  
The Policy may be cancelled by Us on the grounds of established fraud by giving a minimum of 7 days' written notice to the Insured.

This Policy shall stand cancelled with immediate effect if:

- i. Any law relating to the carriage of goods undergoes modification;
- ii. There is any change in the ownership, management, or operational areas of the Insured;
- iii. Any material alteration in information from that furnished in Proposal form and not informed to Us.

In case cancellation occurs after a claim has arisen during the Policy Period, no premium refund shall be allowed. Where cancellation occurs and no claim has arisen prior to the cancellation date, a pro-rata refund of premium for unexpired months of Policy Period shall be provided.

#### **14. Renewal Notice**

We are under no obligation to issue a renewal notice or to accept any renewal premium. Unless renewed in accordance with the prescribed procedure, the Policy shall expire at the end of the period for which the premium has been paid.

#### **15. Reinstatement of Limit of Indemnity**

Where liability or claim payment reduces the Limit of Indemnity, reinstatement to the original limit may be affected upon mutual agreement and payment of any additional premium required.

#### **16. Limitation Period**

If We disclaims liability for any claim and such dispute is not made the subject of legal action before a court or competent authority within 12 months from the date of disclaimer, the claim shall be deemed abandoned and shall no longer be recoverable.

#### **17. Arbitration Clause** (Applicable only in cases where this Policy is issued under commercial lines of business)

"We and You may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy/Group Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note:

- i. Wherever this Policy is issued under retail lines of business, this clause shall not be applicable.
- ii. This clause shall not be applicable in case of Policy issued under commercial lines of business where You have specifically consented for not opting for this clause.

#### **18. Governing Law**

Any dispute relating to the interpretation of the terms, conditions, limitations, or exclusions of this Policy shall be governed exclusively by Indian law. Both parties agree to submit to the jurisdiction of competent courts within India, and all matters arising hereunder shall be determined solely in accordance with the laws of India.

#### **19. Grievances**

The Company has always been known as a forward-looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in Our scheme of things. The Company do its best to ensure that its customers are delighted with the service they receive from the Company. If the Insured is dissatisfied the Company would like to inform the Insured that the Company has provided You with multiple platforms and procedure via which You can always reach one of Our representatives for resolving issues, as

## Bajaj General Insurance Limited

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)  
Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg No.: 113.  
CIN: U66010PN2000PLC015329 | UIN: IRDAN113RP0005V01202627  
Email: careforyou@bajajgeneral.com | Website: www.bajajgeneralinsurance.com  
Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)



mentioned herein below. Please include Your Certificate of Insurance number in any communication. This will help the Company to deal with the issue more efficiently.

### First Step

Initially, it is suggested to the Insured to contact the local office/ Policy issuing office/servicing office of the Company which has issued the Policy. The address and telephone number will be available in the Policy Schedule issued to the concerned Insured.

### Second Step

Naturally, the Company hope the issue can be resolved to the satisfaction of Insured at the earlier stage itself. But if Insured feel dissatisfied with the suggested resolution of the issue after contacting the Policy issuing office, he/she may please e-mail or write to:

Customer Care Cell  
Bajaj General Insurance Limited  
(Formerly known as Bajaj Allianz General Insurance Company Limited)  
Bajaj Insurance House, Airport Road, Yerawada, Pune 411 006  
E-mail: [customercare@bajajgeneral.com](mailto:customercare@bajajgeneral.com)

If the Insured is still not satisfied, he can approach the Insurance Ombudsman in the respective area for resolving the issue. Detailed process along with list of Ombudsman offices are available at <https://www.cioins.co.in/ombudsman> , <https://www.bajajgeneralinsurance.com/download-documents/health-insurance/OMBUDSMAN-ADDRESS.pdf>

## Endorsement Wordings

### a) Riot and Strike Endorsement

In consideration of payment of the additional premium as stated in the Policy Schedule, it is hereby agreed that exclusion No. 5(h) under Section C-General Exclusions of this Policy shall not apply to liability directly caused by:

#### 1. Riot and Civil Disturbance

- Any act of persons participating together in disturbances of public peace, whether or not arising in connection with a strike or lock-out; or
- Any action taken by a lawfully constituted authority in suppressing or attempting to suppress such disturbance or in minimizing its consequences.

#### 2. Strike and Lock-out Actions

- Any lawful act of a striker or locked-out worker committed in furtherance of a strike or in resistance to a lock-out; or
- Any action taken by a lawfully constituted authority to prevent or attempt to prevent such acts or to minimize their consequences.

### Exclusions Applicable to this Endorsement

Notwithstanding anything contained herein, this Endorsement shall not apply to any liability directly or indirectly, proximately or remotely, occasioned by, contributed to by, arising out of, or in connection with:

- War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not);
- Civil war;
- Mutiny, civil commotion assuming the proportions of or amounting to a popular rising;
- Military rising, rebellion, revolution or insurrection;
- Military or usurped power; or
- Any act of any person or organization acting on behalf of, or in connection with, any organization whose activities are directed towards the overthrow of the Government de jure or de facto, or towards influencing it by terrorism or violence, or the direct or indirect consequences of any such occurrences.

In the event of a claim under this Endorsement, the Insured shall prove that the liability arose independently of, and was in no manner connected with, occasioned by, contributed to, or traceable to any of the events or consequences listed above.

Failing such proof, the Insurer shall not be liable to make any payment.

### Cancellation

This Endorsement shall not be cancelled independently during the Policy Period.

Cancellation shall be permitted only simultaneously with, and subject to, the cancellation of the Carrier's Legal Liability Insurance Policy to which this Endorsement is attached.

## **b) Loss of Freight Cover**

### **1. What We Cover?**

In consideration of payment of the additional premium as stated in the Policy Schedule, it is hereby agreed that, Insurer will indemnify the Insured for actual financial loss of freight that becomes irrecoverable solely and directly as a result of:

- a) physical loss of or physical damage to the goods whilst being carried by a vehicle scheduled under this Policy; and
- b) such loss or damage being directly caused by fire, explosion and/or Accident to the said vehicle during the Duration of Transit,

Provided always that We have accepted claim in Section B Direct Loss of Base Policy and Insured has actually lost the entitlement to collect the relevant freight, or such freight has become legally or contractually irrecoverable, due solely to the said loss or damage to the Goods.

### **2. What We Mean by "Freight"**

"Freight" means the agreed carriage charges under a written contract of carriage between the Insured and the consignor/consignee for the specific transit of the Goods on the Vehicle involved in the Insured Peril(s). It excludes penalties, liquidated damages, demurrage, detention, storage charges, profit mark-ups, or any consequential losses.

### **3. Basis of Indemnity (How We Calculate the Loss)**

The Insurer shall indemnify ONLY for:

- a) freight that the Insured had a contractual right to collect but which the Insured becomes unable to recover solely due to the total loss of the Goods or total loss of identifiable packages; or
- b) the pro-rata portion of freight contractually payable on delivery for the part of the Goods that suffered total loss.

Under no circumstances shall this Endorsement indemnify

- i. any refund of freight already collected,
- ii. any credit notes or adjustments issued against previously collected freight,
- iii. any reversal of invoices for prepaid freight,
- iv. any liability to repay customer-paid freight,

whether demanded contractually, commercially, or otherwise.

### **4. Limits and Deductible**

The Insurer's liability under this Endorsement shall not exceed:

- a) Any One Accident (AOA) - INR \_\_\_\_\_ for Loss of Freight; and
- b) Any One Year (AOY) - INR \_\_\_\_\_ for Loss of Freight;

subject to the Policy aggregate if lower.

### **5. Conditions Precedent (Claims & Proof)**

As conditions precedent to liability under this Endorsement, the Insured shall:

- a) Maintain a written contract of carriage specifying freight terms for each consignment;
- b) Provide consignment documentation (LR/GR, shortage notes, survey reports, photographs, FIR if applicable);

- c) Provide proof that the freight was not yet collected and has become irrecoverable due solely to the occurrence of covered Insured Perils (unpaid invoices, customer refusal letters, ledger extracts);
- d) Demonstrate reasonable steps to pursue freight collection where commercially appropriate.

6. Exclusions (Specific to this Endorsement)

We will not be liable for:

- a) Any freight loss where freight was received in full or in part before occurrence of Insured Peril(s);
- b) Any consequential loss, loss of profit, penalties, demurrage, detention, storage or commercial discounts;
- c) Freight loss not arising from a occurrence of an Insured Peril(s) to the vehicle during the duration of Transit;
- d) Freight relating to consignments where cargo loss/damage is not attributable to the occurrence of Insured Perils;
- e) Freight for property belonging to the Insured or its servants/agents/sub-contractors without a valid contract of carriage;
- f) Delay, inherent vice, insufficiency of packing, ordinary leakage/shortage, deterioration, or illegal goods;
- g) Any exclusion applicable under the base Policy including but not limited to war, SRCC, nuclear, cyber etc.

7. Subrogation

Upon indemnifying the Insured, the Insurer shall be subrogated to the Insured's rights to pursue recovery of unpaid freight to the extent indemnified.

8. Cancellation

This Endorsement shall not be subject to cancellation at any time during the Policy Period. Cancellation of this Endorsement shall only be permitted simultaneously with, and shall be contingent upon, the cancellation of the Carrier's Legal Liability Insurance Policy to which it is attached.