WELCAR 2001 Section I

'Terms and Conditions

(Section I Only)

7. Defective Parts

The insurance afforded by Section I covers physical loss and/or physical damage to the property insured herein occurring (furing the Policy Period and resulting from a Defective Part, faulty design, faulty molerials, faulty or defective workmanship, or latent defect even thought the fault in design may have occurred prior to the attachment date of the Policy.

Section I, however, does not provide coverage for loss or damage to (including the cost of modifying, replacing or repaining) and Defective Part tasif, unless all of the following are satisfied:

- (a) such Defective Part has suffered physical loss or physical damage during the Policy Period
- (b) such physical loss or physical damage was caused by an insured peril external to that part: and
- (c) the defect did not cause or contribute to the physical toss or physical damage.

in no case shall Section I provide coverage for any cost or expense incurred by reason of betterment or alterations in design....

 Shows that insurers intend to cover for physical loss/damage arising from defects but exclude loss/damage to a Defective Part unless it is damaged by an independent cause.



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Xiang Xie

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managers contractors finance managers commercial managers and lawyers who seek to understand the subject from a practical point of view $The\ Commercial\ Motor\ ,1979$

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