

**ATTACHED TO AND FORMING PART OF TAKAFUL PMD NO. :** \_\_\_\_\_

**CARRIERS'S BREACH OF TRUST EXCLUSION CLAUSE**  
**(Inland Transit)**

In no case, shall this Takaful cover loss, damage or expense arising from theft or criminal misappropriation or criminal breach of trust by carriers or their sub agents or sub contractors and/or their drivers/employees.

This exclusion relates to that portion of Inland transit, which occurs within Pakistan.

I.A.P – MARINE - 004