

## Features and Benefits — Heavy Motor Vehicle Fleet Insurance





- In-house Claims Handling Service
- In-house Risk Management Team
- 24/7 accident support helpline
- Australia Wide Cover
- No Driver Declaration
- No Age Restrictions for licensed drivers (additional excess for drivers under 23)

## **Section 1: Loss or Damage to Your Vehicle**

- · Market Value or Sum Insured, whichever is the lesser
- · Maximum \$10,000,000 any one accident
- · 2 year replacement for new vehicles
- Finance Protection (total loss only) 20% of the Market Value or 20% of the Sum Insured whichever is the lesser
- Removal and Protection reasonable cost basis
- Employees Personal Property \$1,500 per accident
- Return of Vehicle Reasonable cost up to \$5,000 per unit, per accident
- Repatriation of Driver Reasonable costs up to \$3,000 per accident
- Hire Vehicle following Theft 14 days with a maximum of \$3,000
- Signwriting Maximum \$10,000 per accident
- Temporary Repairs \$3,000 per accident

## Section 2: Third Party Liability (registered vehicles only)

- Third Party Liability \$32,500,000 any one accident
- Dangerous Goods Standard Cover \$1,000,000 any one accident
- Removal of non-hazardous debris Up to \$25,000
- Extensions available on request Dangerous Goods Up to \$10,000,000 any one accident



- Medium to large transport operators (10 or more powered units)
- General Freight Transport
- Refrigerated Freight Transport
- Livestock

- Car & Container Carriers
- Tow Operators
- Logging
- Concrete and Garbage Waste Collection

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