



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



Risk Appetite

- 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