Features and Benefits Heavy Motor Vehicle Fleet Insurance

HMIA
HEAVY MOTOR

- **Dedicated Claims Professionals: in-house support for efficient and timely claims management**
- **In-house Risk Management**
- **One policy solution for commercial fleet operators, covering both vehicles and any associated mobile plant**
- **24/7 Accident Support helpline**
- **No age or experience restrictions for licenced drivers (additional excess for drivers under 23)**
- **Specialists in aggregate excess placements**

Section 1: Loss or Damage to Your Insured Property

- 3 years replacement for Insured Property
- Finance Protection (Total Loss only) – up to an additional 25% of the Market Value or 25% of the Sum Insured, whichever is the lesser
- Removal and Protection - reasonable cost basis for Vehicles, up to $250,000 for Mobile Plant
- Driver(s) Personal Property - Vehicles – up to $2,500
- Repatriation of Driver – reasonable cost up to $10,000
- Signwriting – reasonable cost basis
- Temporary Repairs – up to $10,000
- Dry Hire Difference in Conditions - Mobile Plant
- Wet Hire Subrogation Waiver - Mobile Plant
- Appreciation in Market Value - Mobile Plant
- Mobile Plant Accessories - the lesser of $10,000 or 10% of the Sum Insured of the Mobile Plant

Section 2: Third Party Liability Cover

- Third Party Liability Cover – Limit of Liability - $32,500,000 per Accident
- Dangerous Goods Standard Cover – up to a total of $1,000,000
- Removal of non-hazardous debris – up to $250,000 or any higher amount shown on Your Schedule

Section 3: Additional Benefits Applicable to All Sections

- Trailer in Your Control - Comprehensive (standard cover up to $100,000, with higher limits available if required).
- Errors and Omissions - Insured Property
- Automatic Addition of Newly Acquired - Insured Property (lesser of the Market Value or up to $100,000 for Vehicles <2t carrying capacity, and up to $500,000 for all other types of Insured Property)

Section 4: Optional Endorsements

- Hired in Vehicle
- Hired in Mobile Plant
- On-Hook Liability
- Aggregate Excess
- Technology Excess Reduction