



Features and Benefits Mobile Plant Fleet Insurance

HMIA
MOBILE PLANT



- **On-the-Ground Expertise:** Specialist Mobile Plant assessors across Australia
- **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 Mobile Plant and any associated Vehicles**
- **24/7 Accident Support helpline**
- **No age or experience restrictions for licenced drivers (additional excess for drivers under 23)**
- **Sector-specific underwriting expertise**

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
- 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
- Cross liability

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
- Waiver of recourse
- Hired In Mobile Plant - \$100,000 for all items of unspecified Hired in Mobile Plant lost or damaged in a single Accident (tailorable to higher limits)
- Property On-Hook Liability - Mobile Plant - \$100,000

Section 4: Optional Endorsements

Flexibility Where It Matters - HMIA's Optional Endorsements available to align cover with your customer's specific risks and exposures.

- Hired in Vehicle
- Hired In Mobile Plant - Higher limits
- Continuation of Hire Fees - Mobile Plant
- Dry Hire Damage Waiver - Mobile Plant
- Mobile Plant Hire Assistance
- Loan Repayment Cover - Mobile Plant
- Movement and Deployment Costs - Mobile Plant
- Increased Cost of Working - Mobile Plant
- Windscreen Excess Removal

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