

INTRODUCING THE **NEW, IMPROVED**

# heavy motor wording from Lumley Insurance



Lumley's new heavy motor product wordings lead the way as the industry benchmark for protecting Heavy Motor clients.

Our teams of experienced industry professionals and claims specialists mean you can be confident in recommending Lumley Insurance for all your Heavy Motor clients.

#### New features and benefits – Heavy Motor product

##### New included benefits – Section 1 Limit increased to \$15million

Policy Features	Owner Driver Policy Limits	Fleet Policy Limits
Death benefit	\$25,000 (including funeral expenses) per event	\$15,000 per event
Family travel expenses	Reasonable costs up to \$3,000 any one period of insurance	Reasonable costs up to \$1,500 any one period of insurance
Finance payments of repaired vehicles	Up to \$8,000 any one period of insurance	Not applicable
First Aid kit expenses	Reasonable costs up to \$2,500 per event	
Hire costs after theft	Included in Hire Substitute Vehicles	
Hire Substitute Vehicles	Up to \$5,000 or 4 weeks whichever is the less per event	
Replacement glass (nil excess)	Reasonable costs up to \$500 per event for vehicles 4.5 tonnes GVM or less	
Reward for recovery of a stolen vehicle	Up to 2.5% of the Sum Insured or \$10,000 whichever is the less per event	
Trauma counselling	Reasonable costs up to \$5,000 per event	
Vehicle modification	Reasonable costs up to \$10,000 per event	

##### New included benefits – Section 2 Limit increased to \$35million

Employee use of vehicle	Coverage for employee's vehicle up to \$25,000 per event in excess of any claim benefit available under any other policy of insurance
Automatic inclusion	Notify us within 30 days up to \$500,000
Dangerous goods	Up to \$5,000,000
Vehicle under tow	Coverage for a disabled vehicle under tow

##### New Optional Benefit

Downtime protection	Up to 12 weeks cover subject to additional premium
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To find out more or to organise a quote contact your local Lumley Insurance representative or phone 1300 LUMLEY.

RISK EXPERTS IN  
**heavy motor insurance**



Lumley Insurance is founded on a solid 100 years experience, driven by passion and enthusiasm for transport risk and insurance service delivery.

**Our Heavy Motor team understand their transport risk and are focused on delivering risk solutions and comprehensive insurance coverage that includes insurance protection, risk management and claims handling services.**

**Your clients will receive exceptional coverage with our new features and benefits as we deliver real market solutions including:**

- Flexible and competitive pricing
- Risk sharing, fixed rate and variable aggregate deductible
- Flexible offerings
- Burning cost and claims experience discounts
- Risk management services
- Highly skilled teams of heavy motor claims specialists
- Claims handling services for self insureds

**Additional services and benefits:**

**Reduce your claims costs while improving portfolio performance:**

- Survey
- Risk Analysis
- Reporting
- Risk reduction strategy
- Risk training materials

**Accident Assist 24hrs a day, 365 days of the year:**

- Vehicle towing to nearest repairer or secure holding yard
- Driver returned to home base
- Load recovery
- Site clean up
- Message relay
- Driver report
- Trauma counselling
- Claim notification

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