

# heavy motor



Product Profile



Lumley   
Insurance

## HEAVY MOTOR PRODUCT PROFILE

Lumley Insurance Heavy Motor provides insurance protection via market leading wordings, risk management and claims service, delivering holistic risk solutions and comprehensive insurance coverage.

We understand transport risk, with teams of State and National Specialist Underwriters, Risk Managers and specialist Centres of Excellence providing exceptional service. These teams of industry professionals and claims specialists can assist with all your enquiries and provide a timely, quality claims service which is the benchmark for Heavy Motor claims handling. They also have the expertise and knowledge to make your claims experience as easy and stress free as possible.

Providing real market solutions:

- Risk sharing options, fixed and variable aggregate deductible
- Claims handling for self insured's
- Flexible premium offerings, burning cost and Claims Experience Discount (CED)
- Exceptional coverage with flexible and competitive pricing
- Risk Management.

| Product             | Market  | Preferred Business  |
|---------------------|---|---|
| <i>Owner Driver</i> | Owner drivers up to 10 units.                           | Owner drivers with 5 years relevant experience  |
| <i>Heavy Fleet</i>  | Fleets >10 units - unlimited maximum number of vehicles | All risks especially:- <ul style="list-style-type: none"> <li>• General freight</li> <li>• Fuel</li> <li>• Containers</li> <li>• Earthmoving</li> <li>• Tippers</li> </ul> Except:- <ul style="list-style-type: none"> <li>• Refrigerated &gt;600km radius</li> <li>• Livestock forming &gt; 20% of the fleet</li> <li>• Logging Tasmania</li> <li>• Removalists &gt;600km</li> </ul> |

Note: ">" means greater than

# HEAVY MOTOR PRODUCT PROFILE

| Policy Features   | New Owner Driver policy limits   | New Fleet policy limits  |
|---|--|--|
| <b>Section 1 and 2 limits</b>                           |  |  |
| Section 1 - Loss or damage to your vehicles             | \$15,000,000   | \$15,000,000   |
| Section 2 - Liabilities to Third Parties                | \$35,000,000   | \$35,000,000   |
| <b>Included benefits - Section 1</b>                    |  |  |
| Accessories   | As nominated   | As nominated   |
| Death benefit <sup>NEW!</sup>                           | \$25,000 (including funeral expenses) per event                            | \$15,000 per event   |
| Emergency accommodation                                 | Reasonable costs up to \$3,000 per event                                   | Reasonable costs up to \$3,000 per event                                   |
| Emergency repairs                                       | Reasonable costs up to \$10,000 per event                                  | Reasonable costs up to \$10,000 per event                                  |
| Expediting expenses                                     | Included in emergency repairs  | Included in emergency repairs  |
| Family travel expenses <sup>NEW!</sup>                  | 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                                  | Nil  |
| Fire, Police , Emergency Services and other authorities | Included in removal of debris  | Included in removal of debris  |
| First Aid kit expenses <sup>NEW!</sup>                  | Reasonable costs up to \$2,500 per event                                   | Reasonable costs up to \$2,500 per event                                   |
| Funeral expenses  | Included in death benefit  | Reasonable costs up to \$10,000 per event                                  |
| Hire costs after theft <sup>NEW!</sup>                  | Included in hire substitute vehicles                                       | Included in hire substitute vehicles                                       |
| Hire substitute vehicles <sup>NEW!</sup>                | Up to \$5,000 or 4 weeks whichever is the less per event                   | Up to \$5,000 or 4 weeks whichever is the less per event                   |
| Keys and locks  | Reasonable costs up to \$10,000 any one period of insurance                | Reasonable costs up to \$10,000 any one period of insurance                |
| Leased or financed payout (total loss gap cover)        | Up to 25% of the market value  | Up to 25% of the market value  |
| Non owned trailer                                       | Up to \$100,000 subject to \$2,500 excess per event                        | Automatic inclusion subject to \$2,500 excess per event                    |
| Personal effects  | Reasonable costs up to \$3,000 per event                                   | Reasonable costs up to \$3,000 per event                                   |
| Removal of debris                                       | Reasonable costs up to \$50,000 per event                                  | Reasonable costs up to \$50,000 per event                                  |
| Removal or retrieval costs                              | Reasonable costs up to \$50,000 per event                                  | Reasonable costs up to \$50,000 per event                                  |
| Repatriation of a driver                                | Reasonable costs up to \$5,000 per event                                   | Reasonable costs up to \$5,000 per event                                   |
| Repatriation of a vehicle including theft               | Reasonable costs up to \$25,000 per event                                  | Reasonable costs up to \$25,000 per event                                  |
| Replacement glass (nil excess) <sup>NEW!</sup>          | Reasonable costs up to \$500 per event for vehicles 4.5 tonnes GVM or less | Reasonable costs up to \$500 per event for vehicles 4.5 tonnes GVM or less |

# HEAVY MOTOR PRODUCT PROFILE

| Policy Features  | New Owner Driver policy limits  | New Fleet policy limits   |
|--|---|---|
| Replacement with a new vehicle (Total Loss of Vehicle)         | Within 2 years of original registration   | Within 2 years of original registration   |
| Reward for recovery of a stolen vehicle <sup>NEW!</sup>        | Up to 2.5% of the sum insured or \$10,000 whichever is the less per event   | Up to 2.5% of the sum insured or \$10,000 whichever is the less per event   |
| Signwriting  | Reasonable costs of replacement   | Reasonable costs of replacement   |
| Tarpaulins, gates, chains, dogs, straps.                       | Reasonable costs up to \$5,000 per event  | Reasonable costs up to \$5,000 per event  |
| Trauma counselling <sup>NEW!</sup>                             | Reasonable costs up to \$5,000 per event  | Reasonable costs up to \$5,000 per event  |
| Vehicle modification <sup>NEW!</sup>                           | Reasonable costs up to \$10,000 per event   | Reasonable costs up to \$10,000 per event   |
| <b>Optional benefit - Section 1</b>                            |   |   |
| Downtime Protection <sup>NEW!</sup>                            | Up to 12 weeks cover subject to additional premium  | Up to 12 weeks cover subject to additional premium  |
| <b>Included benefits - Section 2</b>                           |   |   |
| Dangerous goods liability                                      | Up to \$5,000,000   | Up to \$5,000,000   |
| Employee use of vehicle <sup>NEW!</sup>                        | Coverage for employee's vehicle up to \$25,000 per event in excess of any claim benefit available under any other policy of insurance | Coverage for employee's vehicle up to \$25,000 per event in excess of any claim benefit available under any other policy of insurance |
| Leased premises property damage cover                          | Included in Section 2 Liability to Third Parties  | Included in Section 2 Liability to Third Parties  |
| Loading/unloading - permanently attached plant <sup>NEW!</sup> | Where vehicle permanently attached plant forming part of registered vehicle   | Where vehicle permanently attached plant forming part of registered vehicle   |
| Non owned trailer  | Included in Section 2 Liability to Third Parties  | Automatic inclusion subject to 30 days notification and additional premium and \$2,500 excess per event.                              |
| Vehicle Under Tow <sup>NEW!</sup>                              | Coverage for a disabled vehicle under tow   | Coverage for a disabled vehicle under tow   |
| <b>General extensions</b>                                      |   |   |
| Automatic inclusion  | Notify us within 30 days up to \$500,000  | Notify us within 30 days up to \$500,000  |
| Motor vehicle being test driven                                | Included in automatic inclusion   | Included in automatic inclusion   |
| Sea transportation   | General average and salvage charges   | General average and salvage charges   |
| Cross liability  | Waive our rights of subrogation   | Waive our rights of subrogation   |
| <b>Optional premium selection</b>                              |   |   |
| Aggregate deductible   | No  | Yes - \$500,000 minimum premium   |
| Claims Experience Discount (CED)                               | No  | Yes   |
| Burning cost   | No  | Yes   |

# HEAVY MOTOR PRODUCT - OTHER BENEFITS AND FEATURES

## **Accident Assist – 1800 186 700 (24/7, 365 days a year)**

- Towing the vehicle to the nearest repairer or secure holding yard
- The driver to be returned to home base
- Load recovery
- Site clean up
- Message relay
- A driver report
- Trauma counselling
- Claim form

## **Claims Centres of Excellence – 1300 LUMLEY (586 539)**

Specialist expertise located in two States

- NSW – [heavymotorclaims.nsw@lumley.com.au](mailto:heavymotorclaims.nsw@lumley.com.au)
- VIC – [heavymotorclaims.vic@lumley.com.au](mailto:heavymotorclaims.vic@lumley.com.au)

## **Risk management**

- Client visit
- Survey
- Risk analysis
- Comprehensive report
- Risk management tool
  - Risk management modules

## CONTACT US

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**Email: [general@lumley.com.au](mailto:general@lumley.com.au)**

**Website: [www.lumley.com.au](http://www.lumley.com.au)**

### **Australian Capital Territory**

Level 4, 10 Rudd St  
Canberra City ACT 2601  
Phone: (02) 6279 0333  
Fax: (02) 6279 0330

### **New South Wales**

Level 9, 309 Kent Street  
Sydney NSW 2000  
Phone: (02) 9248 1111  
Fax: (02) 9248 1122

Suit 19, Eastpoint Centre  
50 Glebe Road  
The Junction  
Newcastle NSW 2291  
Phone: (02) 4925 7500  
Fax: (02) 4940 0295

### **Northern Territory**

Level 2, Beagle House  
38 Mitchell Street  
Darwin NT 0800  
Phone: (08) 8946 4600  
Fax: (08) 8946 4666

### **Queensland**

Level 2, 99 Melbourne St.  
South Brisbane QLD 4001  
Phone: (07) 3307 4800  
Fax: (07) 3307 4899

Level 5, Northtown Tower  
Flinders Mall  
Townsville QLD 4810  
Phone: (07) 4722 6000  
Fax: (07) 4724 4398

### **South Australia**

465 Pulteney Street  
Adelaide SA 5000  
Phone: (08) 8228 1700  
Fax: (08) 8228 1777

### **Tasmania**

Level 1, 27 Paterson Street  
Launceston TAS 7250  
Phone: (03) 6345 4700  
Fax: (03) 6345 4711

### **Victoria**

Level 3, 99 King Street  
Melbourne VIC 3000  
Phone: (03) 8627 4333  
Fax: (03) 8627 4312

### **Western Australia**

Level 9, 50 St George's Terrace  
Perth WA 6000  
Phone: (08) 9220 8222  
Fax: (08) 9220 8251

This document provides a summary of the cover provided by the policy. Please consider the Product Disclosure Statement, available from Lumley Insurance, to decide if the policy is suitable for your needs.