

# Commercial Fleet Insurance



At QBE, we understand vehicle fleets are key to the day-to-day operations of businesses, and when these vehicles are off the road it costs time and money. Our experienced underwriters work with partners to proactively manage businesses' commercial fleet risks, delivering the most effective insurance solution for their needs. We have an Accredited Smash Repairer Network for vehicle repairs, proven to get vehicles back on the road sooner. And because it's QBE, you know we'll be around to provide the expertise and fast response needed at claim time.

## Who we cover

QBE's Commercial Fleet insurance provides cover for loss, damage or theft of vehicle and third-party liability for businesses with fleets of 11 vehicles or more, including:

- Sedans
- Light commercial vehicles
- Plant and machinery
- Heavy haulage vehicles

Comprehensive tailored cover can be provided for larger fleets.

## We make your life easier

When you choose QBE, you can be confident you're benefiting from our highly efficient commercial fleet claims handling service and ongoing partner support, built on three key pillars:



### Insights and expertise

- ✓ Our experienced underwriters assess fleet risks effectively and create insurance solutions that meet businesses' commercial motor fleet needs.
- ✓ Our Risk Management Team assess over 100 vehicle fleet operations, provide workplace vehicle training and risk management seminars to help fleet managers assess drivers' skills, and implement risk management practises.
- ✓ We have specialist Total Loss, Motor Litigation, Recovery and Third-Party Capture Teams including heavy haulage in-house assessors in every state. These specialists have the claims expertise to ensure the claim process is efficient and effective.



### Ease of doing business

- ✓ We give you access to specialist teams that have technical knowledge and the power to make decisions.
- ✓ Motor quotes are not required anymore when you use our Accredited Smash Repairer (ASR) and Heavy Vehicle Repairer Networks as they provide onsite assessment with immediate repair authorisations\*. This saves partners time and customers get back on the road faster than using repairers outside our network.
- ✓ Our local Claims Relationship Managers provide a direct escalation point for motor claims and for managing complex, large loss and long tail claims.



### Partnership mindset

- ✓ We work with partners to provide tailored insurance solutions across multiple products to help reduce businesses' risks.
- ✓ Our experienced underwriters are transparent about the risks we cover, and we deliver on our promise consistently.
- ✓ We provide ongoing support to our partners. We proactively manage accounts and engage in a timely manner - because we understand partners need timely information to engage with customers.

## Back on the road sooner

Vehicle accidents cost businesses time and money. Coverage through QBE means access to a specialist claims team, ready to help, and quality repairs through our Accredited Smash Repairer Network - proven to get vehicles back on the road faster than repairers outside the network.

\* Immediate repair authorisations apply for claims under \$10,000 only.



## Commercial Fleet insurance key benefits



Cover for loss, damage or theft of your vehicle	Limit
Redelivery costs after repairs or theft	\$5,000 after repairs \$10,000 after theft
Driver repatriation / accommodation	\$5,000
Removal of debris	\$100,000
Sign writing	Unlimited
Hire cost following theft	\$5,000 unlimited days
Drivers personal property	\$5,000
Lease payout cover	Plus 25%
Automatic additions / deletions	\$500,000
New vehicle replacement	24 months from 1st registration Less than 12,000 KGM GVM
Trailer cover	\$2,000
Driver accident compensation benefit	As per table of benefits on the PDS
Funeral expenses	\$10,000
Locks and keys	\$5,000
Total loss agreed settlement value <3,500 GVM	Total loss amount plus \$5,000 or 20% whichever is the lesser
Fire brigade / Emergency services costs	\$50,000
Tyre replacement	New replacement value
Non-owned trailer liability	\$100,000
Windscreen or fixed windows excess	Nil excess <3,500 GVM vehicles
Emergency repairs	\$3,000



Third party liability Cover	
Limit of indemnity	\$32,500,000
Hazardous goods limit	\$1,000,000
Pollution /contamination clean-up costs	\$1,000,000

**Guarantee on repairs done by our Accredited Smash Repairer Network**