

# Commercial Motor

## Policy Overview & Benefits



### Policy Overview

Our Commercial Motor policy is tailored for our Core organisations that require Comprehensive Motor cover for their business vehicles. The new policy wording has been enhanced to ensure we provide the most comprehensive level of protection for our customers.

#### Key Features Include:

- Enhanced Additional Benefits
- Optional Benefits
  - Hire Car after an Accident
  - Windscreen Extension
- Agreed Value for Passenger & 4WD vehicles up to 5 years of age (Annual qualified valuation required)
- Comprehensive policy wording with many additional benefits

### Risk Management Solutions

For more than 50 years Ansvar has offered risk and insurance products and services to the Faith, Community, Care, Heritage and Education sectors. Ansvar supports our customers to keep people safe and be resilient organisations by providing support, education and providing specific risk management solutions so organisations are fully equipped to manage risks.

Ansvar Risk provides a package of holistic risk management solutions through a range of support options, strategic partnerships and affiliations with membership organisations to ensure our risk management services are tailored to your specific need.

### Policy Features

#### Additional Benefits

Cover	Summary of cover available	Benefits
<b>Automatic additions</b>	Cover for any replacement or additional registered vehicle/s purchased by you during the period of insurance.	Up to \$300,000 any one vehicle.
<b>Disability modifications</b>	Cover for additional disability modifications to Your Vehicle.	Up to a maximum \$10,000 any one event.
<b>Emergency expenses allowance</b>	Cover for accommodation and travelling expenses will be paid by Us, if you become stranded from your usual place of residence as a result of an event which becomes a claim under this policy.	Up to a maximum \$5,000 any one event.
<b>Emergency repairs</b>	Cover for the costs of emergency repairs which are necessary for you to drive your vehicle or to be moved to a place of safety following loss or damage as a result of an accident involving your vehicle.	Up to a maximum \$3,000 any one event.
<b>Employees vehicles</b>	We will cover an employee owned vehicle whilst being used in connection with your business with your consent.	Market Value or \$50,000, whichever is the lesser.

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<b>Fire brigade and emergency services cover</b>	Cover for charges imposed on You by the following emergency services authorities as a result of an accident involving Your Vehicle. <ul style="list-style-type: none"> <li>• Fire Brigade</li> <li>• State, Federal or Local Government Emergency Services</li> <li>• Police</li> </ul>	Up to a maximum \$25,000 any one event.
<b>First aid kit replenishment</b>	For the reasonable costs to replenish Your first aid kit where there has been loss or damage to Your Vehicle.	Up to a maximum \$2,500 any one event.
<b>Hire costs following fire or theft</b>	Cover for the Reasonable Costs incurred by You to hire a replacement Vehicle of a similar make and model following Your notification to Us of fire or theft to Your Vehicle.	Up to a maximum \$3,500 any one event.
<b>Replacement of Locks and Keys</b>	Cover for the Reasonable Costs of: <ul style="list-style-type: none"> <li>a. Replacing the key ignition barrel and all locks and keys;</li> <li>b. Re-coding your locks including associated electronic components of Your Vehicle.</li> </ul>	Up to a maximum \$10,000 any one event.
<b>Replacement Vehicle following a total loss</b>	New vehicle replacement where your vehicle is declared a Total Loss.	For Vehicles within their first two (2) years of registration.
<b>Sign writing</b>	Cover for the replacement cost of sign writing or fixed advertising signs or materials forming a permanent part of Your Vehicle at the time of Loss.	Up to a maximum \$5,000 any one Event.

## Optional Benefits Cover

### Hire Car after an Accident

We will pay up to a maximum of \$3,000 any one Vehicle in respect of each Vehicle for hiring a replacement Vehicle of similar make, model and carrying capacity following notification by You to Us of Loss or Damage to Your Vehicle caused by an Event happening within the Period of Insurance.

### Windscreen Extension

You can claim for any windscreen or window glass Damage during the Period of Insurance if the Vehicle is a car, utility, 4WD or van not exceeding 2 tonne carrying capacity, without the application of any Excess.

## Summary of Risk Management Solutions



- **Specialist Risk Consultancy & Workshops:** Our expert risk consultants provide support with governance and management of key risks. A suite of tailored programs are available, such as Risk Maturity Assessments, facilitated by our expert consultants with specialist sector knowledge and experience.
- **Tailored Online Risk Packages:** 3 Sector-specific online software packages including Incident Reporting, eLearning Modules and Audit Scheduling and Maintenance.
- **Risk Partnerships:** Our strategic partnerships offer specialist risk advice and online tools to organisations. They include free employment practices advice and an online background police checks portal. Exclusive to churches, we also provide online training tools to fit into church programs.
- **Risk Quality Surveys:** Fast and accurate site inspections, data collection and sums insured calculations for informed risk management and insurance decision making. May also use a combination of drones, laser technology, photogrammetry and 360 degree cameras to allow quick and efficient image and data capture.
- **Tools & Resources** of fact sheets, checklists, templates and papers available online.
- **Root Cause Analysis:** Development of a diagnostic program specific to your business.

Visit [www.ansvarrisk.com.au](http://www.ansvarrisk.com.au) for more details

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