



Vero's Commercial Motor insurance has been specifically designed to cater for the needs of clients with any number of commercial motor vehicles.

Why Vero Commercial Motor?

Vero Commercial Motor has a team of experienced underwriters who understand your client's commercial motor insurance needs. We are able to accommodate clients with any number of vehicles, from owner-operators through to large corporations. When it comes to claims, we know your clients want to minimise disruption to their business. We offer a streamlined, paperless claims process through our First Response Unit and aim to have commercial vehicles back on the road as quickly as possible.

For non-fleets (less than 15 units) we offer coverage for the following types of vehicles:

- ▼ sedans and utilities
- ▼ vans and 4WDs
- ▼ trucks up to 5 tonne carrying capacity
- ▼ forklifts, and
- ▼ commercial trailers up to 2 tonne carrying capacity.

You can access this product online via the Vero e2 system, or by contacting your Vero Business Development Manager or State Underwriting Team.

For fleets (15 units and over) we offer coverage for the following types of vehicles:

- ▼ sedans and utilities
- ▼ vans and 4WDs
- ▼ trucks up to 5 tonne carrying capacity
- ▼ forklifts
- ▼ commercial trailers up to 2 tonne carrying capacity, and
- ▼ trucks (over 5 tonne carrying capacity), prime movers, trailers and mobile plant/equipment (provided they comprise less than 50 per cent of the total vehicle numbers in the fleet).*

For clients with large fleets, Vero can provide a total claims management service, risk management advice, and various options for underwriting and policy wordings. We have experienced fleet underwriters located in most States. For more information, contact your Vero Business Development Manager.



How can I find out more?

To find out more about Vero Commercial Motor contact your Vero Business Development Manager or visit our website www.vero.com.au.

Claims

Lodge new claims over the phone 24 hours a day, 7 days a week.

For Motor Fleet phone 1800 222 043.

For Enterprise Commercial Motor phone 1300 888 073.

Product Summary

Included in both the Motor Fleet and Enterprise Commercial Motor policies are two different types of cover available to protect your clients' vehicles:

- ▼ Comprehensive, and
- ▼ Legal Liability.

Comprehensive insurance coverage includes:

- ▼ theft, loss or damage to your client's vehicle caused by an insured event
- ▼ new vehicle replacement after total loss if the event occurs within two years of the date of the vehicle's original registration
- ▼ reasonable costs for emergency repairs, travel and accommodation
- ▼ reasonable and necessary costs of towing or storing a vehicle when it can not be driven
- ▼ use of a hire vehicle, for up to 30 days or a specified dollar limit, after your client's vehicle is stolen and either not found or is found but not drivable, and
- ▼ lease payout – we will pay the difference when the amount owed by your client under a lease or a hire purchase agreement is greater than the market value of the vehicle if it was a total loss.

Legal Liability insurance covers:

- ▼ legal liability up to \$30 million
- ▼ pollution cover up to \$500,000, and
- ▼ damage by uninsured drivers up to \$5,000 or the market value of your vehicle.

A Product Disclosure Statement (PDS) for some of these products is available for download from the Vero website: www.vero.com.au. You should consider the PDS where available before deciding whether to purchase any of these products.

Vero Insurance Limited ABN 48 005 297 807