

Zurich Motor Insurance

Factsheet

Zurich's commercial motor insurance has you covered with flexible, tailored solutions across all vehicle classes.

Our focus is getting you back to business, fast.



Heavy Motor Accident Assist

Zurich's Heavy Motor Accident Assist is available 24/7 as first responders for vehicles over five tonnes helping to secure assets, minimise losses and time off the road.

- Emergency responders available 24/7
- Experts engaged quickly to manage claims
- Engagement of resources to contain spills and deal with incidents
- Telephone support for the driver
- Arranging relocation and temporary accommodation for the driver
- Loss mitigation through spill containment, environmental clean up, vehicle towing and salvage extraction

Zurich's approved repairer network

Gets you back to business as soon as possible in the event of an accident. Enjoy priority service repair by skilled and trusted technicians, mobile assessing for quoting if required and flexibility in pickup and delivery of the vehicle through our approved repairer network. If you prefer, select your own repairer. The choice is yours.

Policy highlights

- New vehicle replacement in the event of total loss if your vehicle is a sedan, station wagon, 4WD, utility, panel van or other goods carrying vehicle;
 - if the vehicle is less than two years' old and has a payload carrying capacity no greater than ten tonnes
 - if the vehicle is between two and less than four years' old, has a payload carrying capacity no greater than ten tonnes and is under 100,000 kms with prior Zurich insurance taken out within two years of the date of first registration and maintained continuously
- Automatic cover for a new vehicle within 60 days up to \$300,000 per vehicle
- Driver's personal property up to \$2,000 per event
- Emergency replacement of windscreens/windows
- Emergency towing of vehicle to nearest repairer
- Coverage of employees', their spouse, defacto or volunteers vehicles up to \$100,000 per any one loss or event
- Hire vehicle following theft up to \$5,000 per vehicle
- Journey disruption including the reasonable cost of transport, overnight accommodation, hiring another vehicle up to a maximum of \$5,000 per event
- Locks and or key replacement up to \$10,000 per event with no excess if no other loss or damage has occurred
- The reasonable costs of replacing signwriting on your vehicle
- In the event of total loss of encumbered vehicles up to an additional 30 per cent limit of market value or sum insured value or agreed value, whichever is lesser
- Removal of debris or load costs up to \$50,000 per event
- Retrieval costs if immobilised, up to \$50,000 per period of insurance

Optional extensions

- Hire vehicle following an accident

Streamlining your business

- Rego search is quick, easy and accurate – simplifying policy set up and ensuring you have the right vehicle details
- Manage multiple vehicle types under one policy and reduce your admin
- Every claim has a dedicated advisor to help you through the process from claim to payment
- Choose how you lodge a claim via a broker, online, via our claims app or over the phone
- Track a claim online at any stage through Z Track

To find out more call 1800 426 021

Why Zurich

Zurich's flexibility covers a wide range of commercial vehicles, industries and occupations. Customers can choose comprehensive cover or own damage. You can also add fire, theft and third party property or just opt for third party property or fire and theft only paying for what you want and need making this a truly customised proposition reducing inefficiencies and costs.

Zurich brings a 150 year history in risk management expertise to your business.

This information is general only and does not take into account your objectives, financial situations or needs. You should consider these factors, the appropriateness of the information and the relevant policy wording, Product Disclosure Statement (PDS) or Target Market Determination (TMD) available from zurich.com.au before making a decision.

Zurich Australian Insurance Limited

ABN 13 000 296 640, AFS Licence No: 232507

Head Office: 118 Mount Street, North Sydney NSW 2060

Client enquiries

Telephone: 132 687

www.zurich.com.au



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