



# Motor Fleet: Unspecified

UNDERWRITTEN BY **GUARDRISK**   
TAILORED RISK SOLUTIONS  
FSP NUMBER 75



## **MOTOR FLEET: UNSPECIFIED INSURANCE SOLUTION**

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This product offers a flexible insurance solution for unspecified commercial motor fleets with a minimum of 300 comprehensively insured self-propelled vehicles.





## SUITABLE FOR

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- Buses with more than 20 seats
- Commercial trailers designed or adapted to carry goods
- Commercial vehicles designed or adapted to carry goods
- Golf carts
- Minibuses, midi buses, and kombis used for business purposes
- Motorcycles, scooters, three-wheeled vehicles, and quad bikes
- Motorised motor homes
- Private motor cars and trailers, including sports utility vehicles and 4x4s
- Self-propelled agricultural vehicles and equipment designed to be drawn by such vehicles (excluding irrigation systems on wheels and centre pivots)
- Special type vehicles manufactured or modified for specific commercial purposes such as digging, firefighting, lifting, loading, and earth moving, operated by skilled and trained operators
- Third-party goods transporters
- Third-party goods transporters subcontracting to third party transporters

## WHAT MAKES THIS PRODUCT UNIQUE

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### *General*

- Deposit premium structures offered
- Flexible excess structures available
- Ground-up cover with no requirement for self-insured funds
- Capability to handle the numerous claims associated with large fleets
- Quarterly and monthly fleet declarations
- Accumulation of vehicles up to R402 million

### *Claims*

- 24-hour claims support
- 10% discount on excess when the call centre is notified from the scene of the accident
- Accident scene reconstruction specialists for third-party recoveries
- Dedicated salvage department for expedited salvage recovery and disposal
- In-house legal department for recoveries
- Digital video and real-time collaboration platform to fast-track claims



# WHAT COVER DOES THIS PRODUCT PROVIDE



- Credit shortfall
- Damage to tyres and rims caused by potholes
- Loss of fuel during an accident
- Loss or damage to or breakdown of winching equipment attached to a 4x4 or off-road vehicle
- Loss or damage to clothing and personal effects of drivers and co-drivers
- Loss or damage to contents of 4x4 or off-road vehicles
- Loss or damage to passengers' luggage
- Loss of use for a vehicle following an accident, theft, or hijack
- Recovery costs of vehicles not damaged
- Towing costs following mechanical or electrical breakdown
- Vehicle hire

## Windscreen

Cover for damaged windscreens/vehicle glass with access to a fast-track WhatsApp claims system allowing for a turn-around time of 5-10 minutes. A nil excess will be applicable for generic windscreens/vehicle glass and chip repairs.

## Comprehensive Cover

Comprehensive cover is provided for loss or damage to any vehicle owned, hired, or leased by you, including accessories and spare parts, as well as liability for damage to third-party property arising from the use of such vehicle. Vehicles can be insured for market value, retail value, or agreed value.

## Additional Cover

- Trailer combination treated as a total loss
- Agricultural vehicles and attached implements, including loss of contents for spraying equipment tanks, damage to tyres or tracks, and electronic equipment used for precision farming tractors and combines



## Liability Cover

- Tools of trade
- Carriage of dangerous or hazardous goods
- Liability for damage to third parties of which the client is held liable
- Liability for injury to passengers (including unauthorised passengers)
- Liability for injury to fare paying passengers (for passenger transporters)

## Goods in Transit

All risks cover for loss or damage to property during inland third-party good transportation. Includes cover for contamination of the load, destruction or disposal of salvage, deterioration of stock and theft or hijacking.

## Goods in Transit: Contingency Cover

All risks cover for loss or damage to third-party goods when the transportation is subcontracted (as per the subcontractors listed in the policy schedule), and only applicable when the subcontractor's insurance policy fails to respond.

## Public Liability

Cover is provided for liability incurred by you, during the course of ordinary business, in respect of accidental death or bodily injury to any person or accidental loss of or damage to property, including all costs and expenses incurred.

Cover can be extended to include:

- Liability for damage to property being repaired, installed, or worked on by you
- Liability for damage to property in your physical or legal control
- Liability for goods you have sold and supplied
- Liability for wrongful arrest and defamation
- Legal defence costs for legal proceedings brought against you in respect of any act or omission covered by this section, including any legal costs incurred in the defence of a claim for damages, even if the legal proceedings are groundless, false, or fraudulent
- Negligent advice
- Statutory legal defence costs





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