



# Features and Benefits – Heavy Motor Vehicle Fleet Insurance



**HMIA**  
Heavy Motor Insurance Australia

- **In-house Claims Handling Service**
- **In-house Risk Management Team**
- **24/7 Accident Support helpline**
- **Australia Wide Cover**
- **No Driver Declaration**
- **No Age Restrictions for licensed Drivers (additional Excess for Drivers under 23)**
- **No inexperienced Driver restrictions**

## Section 1: Loss or Damage to Your Vehicle

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- Market Value or Sum Insured, whichever is the lesser
- Maximum \$10,000,000 any one Accident
- 2 year replacement for new Vehicles
- Finance Protection (Total Loss only) – 25% of the Market Value or 25% of the Sum Insured, whichever is the lesser
- Removal and Protection – reasonable cost basis
- Driver(s) Personal Property – up to \$2,500 per Accident
- Return of Vehicle – reasonable cost up to \$5,000 per Unit, per Accident
- Repatriation of Driver – reasonable cost up to \$3,000 per Accident
- Hire Vehicle following Theft – 14 days with a maximum of \$3,000
- Signwriting – reasonable cost basis
- Temporary Repairs – up to \$10,000 per Accident

## Section 2: Third Party Liability (Registered Vehicles only)

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- Third Party Liability – \$32,500,000 any one Accident
- Packaged Dangerous Goods Standard Cover – \$1,000,000 any one Accident
- Removal of non-hazardous debris – Up to \$25,000 per Accident or any higher amount shown on Your Schedule
- Extensions available on request – Packaged Dangerous Goods – Up to \$10,000,000 any one Accident



## Risk Appetite

- Transport Operators
- General Freight Transport
- Refrigerated Freight Transport
- Livestock
- Car & Container Carriers
- Tow Operators
- Logging
- Concrete, Garbage & Waste Collection

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