

Tailored commercial coverage from a market leader in commercial motor

Zurich Commercial Motor Insurance is designed for businesses looking to insure up to 10 vehicles (including sedans, light/heavy commercial vehicles and plant & equipment).

We offer a comprehensive Commercial Motor Insurance policy wording and will tailor coverage to meet your client's specific needs.



Zurich's strength in motor – getting your clients back on the road

In addition to a broad policy wording, your clients will also have access to:

Zurich's approved repairer network

Motor insurance customers need guidance in the event of an accident. Many don't have their own preferred repairer and will often ask for a suggestion. That's why Zurich has put together a network of repairers to help motor insurance customers and get them back on the road quickly.

This is a network of trusted repairers. They have all been through a robust due diligence process and signed a service level agreement, ensuring they provide high quality repair work and service at all times. All new repairers to the network must meet the same requirements.

Zurich's first class claims service

With dedicated claims officers within New Zealand and access to our Open Door enquiry system, our goal is to ensure your client's vehicles are repaired quickly with minimal disruption to their business. We also offer choice of repairer.

The Fair Insurance Code

Zurich New Zealand is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that:

- sets minimum service standards for insurance companies;
- describes the responsibilities that you and your insurance company have to each other; and
- encourages professionalism in the insurance industry.

The Code covers all insurance products except health insurance and life insurance. The Code only applies to individuals and entities with 19 or fewer employees.

Further information about the Code can be obtained from www.icnz.org.nz

Zurich is a member of the Insurance & Financial Services Ombudsman dispute resolution scheme. In the event of a dispute, you may be able to refer your complaint to the scheme at:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
New Zealand.
Freephone: 0800 888 202

Further information about the Scheme can be obtained from www.ifso.nz

Zurich's Commercial Motor Insurance

Zurich's Commercial Motor Insurance product best suits:

- sedan/light commercial fleets where a client is receptive to risk control and claims management programs
- transport business (excluding refrigerated/livestock)
 - short haul < 250kms
 - medium haul < 600kms
- mobile contractors plant and equipment
 - earthmovers/roadworks/excavation/clearing/forestry (excluding old growth logging contractors)
 - heavy earth moving equipment involved in the mining industry (excluding 'soft rock' underground/offshore risks)
- any fleet (notwithstanding the above) which has been risk engineered and has attained an 'Excellent' or 'Good' grading and has satisfactory claims history.

Under the guidance of our Swiss-based global parent Zurich, Zurich has built a major General Insurance business through our reputation, consistency & clarity, underpinned by strong risk management and financial security.

Scope of Cover

This information is intended as a guide only. Please review the policy for full details of coverage provided. Terms are defined in the policy. Exclusions, limits and conditions apply.

Your Vehicle – Section 1

This Section covers *loss* by indemnifying *you* (at our sole discretion) by either:

- (a) paying for the cost of repair; or
- (b) paying the amount equal to the reasonable cost of repair; or
- (c) paying any amount equal to its *market value* at the time of *loss*; or
- (d) replacing *your vehicle*.

Our liability shall not exceed the *market value* for *your vehicle*. However where *you* have not complied with General Policy Condition 8. 'Sums Insured', our liability shall be either the *market value* or the Sum Insured, as shown in the *schedule*, whichever is the lesser.

Your Legal Liability – Section 2

This Section covers *your* liability at law, to indemnify third parties for their loss or injury in the event of *accident* caused by, or in connection with, *your vehicle*, including any person in or on, or getting in or on, or getting out of or off, *your vehicle* and while it is being loaded or unloaded.

Our total liability shall not exceed the limit specified in the *schedule* in respect of any one claim or claims arising from any one *accident*.

In addition to the limit specified in the *schedule* we will pay all costs and legal expenses in defending any claim arising out of an *accident*, covered under this Section.

Policy Extensions

The policy wording included a number of automatic and optional extensions, including the following:

Automatic Extensions	Benefits of cover available
1. Additions and Deletions	Limit specified in the <i>schedule</i> to \$200,000
2. Breach of Condition	Included
3. Car Pooling and Sharing	Included
4. Claim Preparation Costs	Limit specified in the <i>schedule</i> to \$10,000
5. Cleaning up Costs	Limit specified in the <i>schedule</i> to \$100,000
6. Crisis Coverage	Limit specified within the policy to \$50,000
7. Defence Costs	Limit specified in the <i>schedule</i> to \$10,000
8. Difference in Excess / Hired-in or Rental Vehicles	Included
9. Disability Modifications	Limit specified in the <i>schedule</i> to \$10,000
10. Employees Vehicles	Limit specified in the <i>schedule</i> to \$50,000
11. Exemplary Damages	Limit specified in the <i>schedule</i> to \$500,000
12. Fire Service Charges	Limit specified within the policy to \$50,000
13. First Aid Kits	Limit specified within the policy to \$2,500
14. Funeral Expenses	Limit specified within the policy to \$10,000
15. Goods and Services Tax	Included
16. Goods in Transit	Limit specified in the <i>schedule</i> to \$5,000
17. Hoists	Limit specified in the <i>schedule</i> to \$20,000
18. Ingestion of Foreign Object	Limit specified within the policy to \$10,000
19. Invalidation	Included
20. Joint Insured	Included
21. Keys and Locks	Limit specified in the <i>schedule</i> to \$5,000 any one event and \$10,000 in the aggregate
22. Lease Value	Increased limit to 20% of the <i>market value of your vehicle</i> in respect of any one <i>loss</i> .
23. Load Recovery	Limit specified in the <i>schedule</i> to \$50,000
24. Marine Liability	Included
25. Movement of Other Vehicles	Included

Automatic Extensions	Benefits of cover available
26. New Replacement Vehicle	Included for the first 12 months for any car, station wagon, utility, van or four wheel drive passenger vehicle
27. Non-owned Trailers Liability	Limit specified within the policy to the Market Value or \$100,000, whichever is the lesser
28. Other Interested Parties	Included
29. Portable Electronic Vehicle Accessories	Limit specified in the <i>schedule</i> to \$5,000
30. Principals Indemnity	Included
31. Progress Payments	Included
32. Rental Vehicles	(i) Limit specified in the <i>schedule</i> to \$200,000 (ii) Limit specified in the <i>schedule</i> to \$100,000
33. Retrieval Costs	Limit specified within the policy to \$50,000
34. Sign Writing	Replacement costs
35. Subrogation Waiver (Group Companies)	Included
36. Theft Costs	(i) Limit specified in the <i>schedule</i> to \$1,500 (ii) Limit specified in the <i>schedule</i> to \$3,000
37. Travel Costs	Limit specified in the <i>schedule</i> to \$5,000
38. Treads and Tracks Damage	Limit specified in the <i>schedule</i> to \$5,000
39. Uninsured Third Party Extension	Limit specified in the <i>schedule</i> to \$5,000
40. Vehicle Salvage and Safety	Limit specified in the <i>schedule</i> to \$200,000
41. Weight Damage	Limit specified in the <i>schedule</i> to \$500,000
Optional Extensions	
1. Windscreens and Windowglass	Option available
2. Loss of Use (Replacement Vehicle Costs)	Option available

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