



# NOTICE OF CHANGE

## Fleet

**There have been changes to Your expiring Policy which are listed below. The table lists the variations to Your prior Cover. You should understand these changes before you renew Your Policy.**

Note: We have also improved the structure and wording of some of the clauses within this Policy to make it easier to read and where they have not altered Your Cover We have not listed them below.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
<b>DEFINITIONS</b>			
<b>Clarity</b>	<b>Working Accessories</b>	Your previous Policy defined Working Accessories.	This Policy has the same definition but We have clarified it means the accessories that You own or lease that are not specifically noted on Your Policy Schedule, but would normally be attached to, or in, or on, Your Insured Property.
<b>Improvement</b>	<b>Conduct of others</b>	Your previous Policy did not contain this clause.	When We consider a claim under this Policy, We will have regard to any prejudice suffered by You or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this Policy. In doing this, We may meet the claim when We are not legally required to do so. If We do, We will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.
<b>SECTION 1 - OWN DAMAGE</b>			
<b>Clarity</b>	<b>What You are Insured for in Section 1</b>	Your previous Policy covered Your Insured Property, Extras contained in/ on or attached to Your Mobile Plant and Working Accessories whether or not they are attached to Your Mobile Plant.	This Policy's Cover is the same but clarifies We cover Your Insured Property's Extras and Working Accessories, whether it is Mobile Plant or a Motor Vehicle.
<b>Improvement</b>	<b>New Insured Property replacement - Mobile Plant &lt; 3 years old</b>	Your previous Policy provided Cover to replace Your Mobile Plant if it became a Total Loss within two years of its first purchase after manufacture, subject to certain conditions.	This Policy has the same conditions but has increased the cover to respond within 3 years of its first purchase after new manufacture.
<b>AUTOMATIC ADDITIONAL BENEFITS TO SECTION 1</b>			
<b>Clarity</b>	<b>Benefits included within or additional to, Sum Insured</b>	Your previous Policy was not always clear when some Additional Benefits were included within or additional to the Sum Insured noted in Your Policy Schedule.	This Policy now clarifies within each benefit, if they are additional to, or within, the Sum Insured noted in Your Policy Schedule.
<b>Improvement</b>	<b>Hire Motor Vehicle After Theft</b>	Your previous Policy provided up to 30 days/\$10,000 to hire a similar Motor Vehicle after Theft.	This Policy covers up to 30 days/\$12,500. However, should Policy Product 4 Downtime apply to Your Motor Vehicle item, this additional benefit is deleted.
<b>Improvement</b>	<b>Emergency Repairs</b>	Your previous Policy provided \$5,000 for Emergency Repairs.	This Policy provides \$7,500.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
Improvement	<b>Family Expenses when operator/driver hospitalised</b>	Your previous Policy provided \$3,500 for family member travel and accommodation expenses.	This Policy provides up to \$5,000 for such reasonable expenses.
Improvement	<b>Funeral Expenses</b>	Your previous Policy provided \$10,000 for Funeral Expenses subject to certain conditions.	This Policy provides up to \$15,000.
Improvement	<b>Modification for Disablement</b>	Your previous Policy provided up to \$10,000 for modifications to Your Insured Property due to disablement, subject to certain conditions.	This Policy provides up to \$15,000 for such reasonable expenses.
Improvement	<b>Personal Effects (Operator/Driver)</b>	Your previous Policy provided \$3,000 for personal effects, subject to certain conditions.	This Policy will reimburse the replacement cost of these personal effects, up to a maximum of \$5,000 for any one employee,
Improvement	<b>Psychological &amp; Trauma Counselling</b>	Your previous Policy provided \$5,000 for reasonable professional counselling for trauma arising from an Accident, subject to certain conditions.	This Policy provides up to \$20,000.
Improvement	<b>Return of Insured Property</b>	Your previous Policy provided up to \$5,000 or \$25,000 following repair or Theft, to return Your Insured Property, subject to certain conditions.	This Policy provides up to \$25,000 for such reasonable expenses.
Improvement	<b>Reward costs</b>	Your previous Policy provided up to \$5,000 for all reward offers following theft, subject to certain conditions.	This Policy provides up to \$10,000.
Improvement	<b>First Aid Kit Expenses</b>	Your previous Policy did not have this Cover.	This Policy will cover You for the cost of replacing or re-stocking Your first aid kit which has been used, or damaged as a result of an Accident in which Your Motor Vehicle was involved. The most we will pay for this benefit is \$5,000 per Loss. This additional benefit is additional to the Sum Insured noted in Your Policy Schedule.

## EXCLUSIONS TO SECTION 1

<b>Clarity/Restriction</b>	<b>Fuel Additive/ Inadequate lubricant</b>	Your previous Policy excluded loss or damage caused by the use or misuse of an incorrect fuel type or additive, for Insured Property that is not a car, 4WD, utility or van < 4.5t GVM. It also excluded damage caused to Mobile Plant by a failure to maintain adequate oil, coolant or lubricant.	This Policy has been clarified to exclude such loss caused by misfuelling, or the use (or misuse) of an incorrect fuel, hydraulic fluid, lubricant or additive. It also clarifies that it excludes damage to Mobile Plant caused by use, misuse or failure to maintain adequate oil, coolant or lubricant, but provides cover if an Accident or fire is caused by such a failure.
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## SECTION 2 - LEGAL LIABILITY TO THIRD PARTIES

Improvement	<b>Dangerous Goods (Carrying Liability)</b>	Your previous Policy provided Cover for Dangerous Goods Carrying liability, subject to limits, conditions and exclusions. That Cover only responded to Dangerous Goods of a quantity that requires the load to be placarded.	This Policy provides the same Cover and conditions, but has removed the requirement that the Dangerous Goods must be of a quantity that requires the load to be placarded.
Improvement	<b>Fire, Police &amp; Emergency Services</b>	Your previous Policy provided Cover up to \$25,000 per Accident for fire, police and emergency services costs subject to certain conditions. Separate cover was also provided under Dangerous Goods clean up in Section 2(clause 4b)	This Policy provides the same cover but has extended it up to \$100,000 per Accident, for reasonable costs.

EFFECT	FEATURE	PREVIOUS COVER	CHANGE
<b>Restriction / Clarity</b>	<b>Employer Liability Exclusion - Injury to relative/ cohabitant of Injured Employee</b>	Your previous Policy excluded injury to employees, deemed employees and that required to be covered under workers' compensation and similar laws.	This Policy has the same exclusion but clarifies we do not pay for any liability for injury sustained by anyone related to, or living with, Your employee (or a person deemed to be Your employee) as a result of Your employee's Personal Injury.
<b>EXTENSIONS TO SECTION 1 AND 2</b>			
<b>Improvement</b>	<b>Acquired Companies - Notification to Us</b>	Your previous Policy provided some extensions for acquired companies, subject to certain conditions and provided You advised us within 45 days	This Policy has the same cover but You must now advise as soon as possible during the Period of Insurance of Your interest in such acquired companies.
<b>Restriction</b>	<b>Trailer in Control (Non-owned trailer)</b>	Your previous Policy provided some Cover for non-owned trailers.	This Policy has the same cover but has clarified that in no circumstances will this benefit Cover caravans.
<b>Improvement</b>	<b>Substitute vehicles</b>	Section 1 of Your previous Policy did not have this Cover.	a. Section 1 is extended to Cover loss or damage to similar Insured Property; and b. Section 2 Cover is extended to Cover Your liability arising from the use of similar registered Insured Property,  that You do not own but have in Your possession as a substitute for Your Insured Property whilst undergoing repair or service, where You are liable to insure the substitute vehicle.
<b>EXCLUSIONS</b>			
<b>Improvement</b>	<b>Hire, Lease, Loan to a Third Party - Trailers loaned out by You</b>	Your previous Policy excluded loss or damage to Your Insured Property or any liability incurred whilst it is subject to any agreement for hire, or loan or is leased or let by You to any other party.	This Policy has the same exclusion but clarifies this exclusion will not apply to trailers that are loaned by You to any other party for a period no more 12 months (unless otherwise agreed in writing).
<b>Restriction</b>	<b>Mobile Home, Caravan and Camper exclusion</b>	Your previous Policy excludes some types of loss, damage or liability from Your mobile home, caravan and campers.	This Policy has extended the same exclusion to include Motor Vehicles with living quarters or cooking apparatus.
<b>Clarity/ Restriction</b>	<b>Locomotives/ Rolling Stock</b>	Your previous Policy excluded any type of locomotive or rolling stock under the Motor Vehicle definition.	This Policy has the same exclusions but has been clarified to specifically exclude any loss, damage or liability arising directly or indirectly from Your use, ownership or operation of locomotives and rolling stock.
<b>CONDITIONS</b>			
<b>Improvement</b>	<b>Age/ inexperience excess for cars/4WD/van/ coupe with a value below or above \$150,000</b>	Your previous Policy applied an additional Excess for age and inexperience. For the noted light vehicles operated by someone under 21 years old and valued up to \$100,000 the additional Excess was \$750, for those valued over \$100,000, the additional excess was \$10,000.	This Policy applies the same conditions for those lighter vehicles operated by someone under 21 years old and valued up to \$150,000 the additional Excess is \$750, for those valued over \$150,000, the additional excess is \$5,000.
<b>Improvement</b>	<b>Age/ inexperience excess for Mobile Plant lowered</b>	Your previous Policy applied an additional Excess for age and inexperience. For Mobile Plant operated by someone under 23 years old or with less than 2 years' experience in that license class, the additional Excess was 150% of Your standard Excess.	This Policy applies the same conditions and excess for Mobile Plant operated by someone under 21 years of age or with less than 2 year experience.

## GENERAL CONDITIONS AND CLAIMS RESPONSIBILITIES

<b>Clarity</b>	<b>Fraudulent disclosure or misrepresentation</b>	Your previous Policy required You to not make any fraudulent disclosures or misrepresentations when proposing Your insurance to Us and outlined the consequences.	This Policy has clarified those consequences: <ul style="list-style-type: none"><li>i. We may cancel the Policy or declare it never existed because it was not properly entered into due to Your fraudulent misrepresentation or non- disclosure; or</li><li>ii. if We are not entitled to avoid the contract from the beginning, We may be entitled to reduce Our liability under the contract in respect of a claim.</li></ul>
<b>Improvement</b>	<b>Notify us as soon as possible</b>	Your previous Policy required You to notify Us of a loss immediately	This Policy requires You to notify Us as soon as possible.