



Commercial Motor Limits & Excess



The following limits and **excesses** apply, unless a different amount is shown in the **schedule**.

Note: Please refer to the schedule for further applicable limits and excesses.

	Limit	Excess
SECTION 1: BASIS OF SETTLEMENT		
B. Maximum Amount Payable		
2. Hired, Rented, or Borrowed Vehicles	\$300,000	-
SECTION 1: AUTOMATIC EXTENSIONS		
B. Claim Preparation Costs	\$5,000	\$500
C. Completion of Journey Costs	\$10,000	-
D. Damage Caused by an Uninsured Third Party	\$5,000	-
E. Death by Accident	\$10,000	-
F. Disability Modifications	\$5,000	-
G. Employees' Vehicles	\$100,000	-
I. Funeral Expenses	\$5,000	-
J. Goods in Transit	\$5,000	\$100
K. Hoists	\$5,000	\$500
L. Keys and Locks: Per vehicle per event In total for all vehicles per event	\$10,000 \$20,000	\$250 \$250
M. Load Recovery	\$10,000	-
P. Repair Authorisation	\$1,000	-
Q. Rewards	\$5,000	
S. Theft – Hire of Alternative Vehicle	\$2,500	7 Days
T. Tyre Damage	\$5,000	
SECTION 1: OPTIONAL EXTENSIONS		
D. Portable Electronic Devices	As per schedule	Minimum \$250, or as per schedule
E. Taxi Coverage De-Installation / Reinstallation Employee and Passenger Effects	\$2,500 \$2,500	-

SECTION 2: LIABILITY COVER		
A. Legal Liability Cover	\$10,000,000	
B. Litigation Defence Costs	\$1,000,000	
SECTION 2: AUTOMATIC EXTENSIONS		
A. Clean Up Costs	\$20,000	\$500
B. Criminal Court Action / Inquiries / Inquests	\$10,000	
C. Exemplary Damages Per event In total for all events during an annual period	\$500,000 \$1,000,000	10% of any sum awarded, subject to a minimum of \$5,000
D. Financial Charge	\$5,000	
E. Hazardous Substances Emergency	\$20,000	
G. Hired and Rented Vehicles – Consequential Loss	\$50,000	
K. Vibration or Weight Damage	\$500,000	\$2,000
AUTOMATIC EXTENSIONS APPLICABLE TO BOTH SECTIONS 1 AND 2		
A. Additions and Deletions	\$300,000	