

SCTP Commercial Motor Insurance

Risk Appetite and Features & Benefits Guide



At Hollard Commercial, we believe in getting to where you want to be together.

As a specialist provider of small business insurance products, we try to ensure our policies and service make that journey as easy as possible.

Risk Appetite

- Stand-alone product available for Small to Medium businesses
- New business for up to 10 vehicles
- Passenger and light commercial vehicles: Sedans, utes, vans, 4WDs
- Light Trucks up to 5 tonne GVM
- The following can be considered when placed in conjunction with one of the above:
 - > Mobile plant and equipment e.g. forklift, bobcat.
 - > Trailers - up to 2 tonne GVM
- Sum insured up to \$150,000

Product Features

- System driven underwriting- low referral model
- Extensive and broad policy wording
- Agreed value available for passenger vehicles up to 5 years

Features & Benefits

Our SCTP Commercial Motor Insurance Policy offers a range of features and additional benefits, alongside great local services in underwriting and claims.

This guide provides a summary of some of the additional features and benefits available in the new Steadfast Client Trading Platform Commercial Motor Insurance PDS and policy document dated 5 October 2021 (HCi SCTP 102021).

This information is a guide only and is not a substitute for the policy wording. Please read the new policy wording for full details of coverage provided and to ensure it meets your client's insurance needs.

Capitalised words are words with special meaning in the policy, please read the Policy for details of the defined meaning.

ADDITIONAL BENEFIT	SUMMARY OF ADDITIONAL BENEFIT	LIMIT OF ADDITIONAL BENEFIT
Additional Benefits applicable to Section 1		
Accommodation and Travelling Expenses	Cover for the reasonable cover of accommodation or travel to complete a journey or return to point of departure.	Up to a maximum of \$3,000 per Event.
Automatic Trailer Cover	Cover for a two wheel or boxed trailer owned by You while attached to Your Vehicle or detached from Your Vehicle when at Your Business premises or Your usual home.	Up to a maximum of the Market Value of the trailer or \$5,000, whichever is the lesser.
Emergency Expenses	Cover for the reasonable cost to effect immediate temporary repairs or to expedite permanent repairs to Your Vehicle.	Up to a maximum of \$3,000 per Event.
Employees' Motor Vehicles	Cover for Employees Motor Vehicles while used in connection with Your Business.	Up to a maximum of \$75,000 per Event.
Family Expenses When Driver is Hospitalised	Cover for the reasonable costs of transport and accommodation (within Australia only) incurred by the injured driver's Family member to get to the hospital if Your Vehicle driver sustains personal injury requiring hospitalisation as a result of an Accident more than 100 km from its usual place of garaging.	Up to a maximum of \$3,000 per Event, and \$9,000 any one Period of Insurance.
Finance Payout	Cover for the difference between the termination payment of any lease or finance agreement and the amount We pay You for a Total Loss.	Up to a maximum of 25% of the Agreed Value or 25% of the Sum Insured or Market Value, whichever is the lesser, per Event.

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ADDITIONAL BENEFIT	SUMMARY OF ADDITIONAL BENEFIT	LIMIT OF ADDITIONAL BENEFIT
Goods in Transit	Cover for Your goods or Third Party goods arising from Accidental Damage to Your Vehicle.	Up to a maximum of \$5,000 per Event.
Personal Property	Cover for Damage to Personal Property belonging to the custodian of Your Vehicle which is Damaged in an Accident involving, or stolen in specified circumstances from, Your Vehicle.	Up to a maximum of \$2,000 for the Period of Insurance.
Re-Keying and Re-Coding	Cover for the cost of replacing key ignition barrels and locks and keys when keys are lost or You suspect they have been duplicated.	Up to a maximum of \$5,000 for each of Your Vehicles and \$10,000 per Event.
Replacement Motor Vehicle Following a Total Loss	Cover for a new replacement Vehicle (subject to availability) if Your Vehicle is less than two years old and is a sedan, station wagon, 4WD, utility or other goods carrying Vehicle with a GVM of no greater than 5 tonnes.	
Retrieval Costs	Cover for the necessarily incurred costs of recovery and/or retrieval of Your Vehicle when it becomes unintentionally immobilised.	Up to a maximum of \$25,000 for the Period of Insurance.
Signwriting	Cover for the reasonable replacement cost of signwriting or artwork affixed to Your Vehicle.	Up to a maximum of \$5,000 or the amount We have agreed to pay You for Damage to Your Vehicle, whichever is the lesser, per Event.
Unspecified Accessories	Cover for Non-Standard Accessories, Attachments or Modifications not listed in the Policy Schedule.	Up to a maximum of \$5,000 or the amount We have agreed to pay You for Damage to Your Vehicle, whichever is the lesser, per Event.
Windscreen Claims	Cover for Damage is breakage of the windscreen or window glass and consequent scratching to body work.	
Options Covers Available to Section 1		
Hire Costs Following an Accident	Cover for a hire Motor Vehicle following an Accident.	Up to \$150 per day to a maximum of \$3,000 per Event.
Additional Benefits applicable to Section 2		
Substitute Vehicle	Cover includes indemnity against legal liability for Accidental Damage to someone else's property caused by You whilst driving a Substitute Vehicle.	Up to the maximum amount payable under Section 2.
Supplementary Bodily Injury	Cover for the amount which You, or any person driving, using or in charge of Your Vehicle with Your permission, may be held legally liable to pay as compensation or damages for death or bodily injury to any person resulting from an Accident caused by or arising out of the use of Your Vehicle.	Up to the maximum amount payable under Section 2.
Uninsured Motorists	Cover for Damage to Your Vehicle, if You were not at fault for the Accident, the other driver was not insured and You tell Us who the other driver was.	Up to a maximum of \$10,000 per Event.
Additional Benefits applicable to both Section 1 and Section 2		
Automatic Additions	Cover for a similar new Vehicle or Machine purchased, leased or hired by You during the Period of Insurance, provided You notify Us within 60 days of the acquisition.	Up to a maximum of \$150,000 per Vehicle or Machine.
Removal of Debris	Cover for the costs necessarily incurred for the clean-up and removal of Your Vehicle's debris or Your Vehicle's load that has fallen or leaked from Your Vehicle as the result of an Accident.	Up to a maximum of \$50,000 per Accident.

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SCTPFB 20211013 V4