

Insurance Policy Enhancements

Your insurance consists of the Allianz Commercial Motor Fleet Insurance Policy Document (Product Disclosure Statement POL124BA 11/06) with the following endorsements agreed with FleetPartners. These endorsements replace the relevant section of the Allianz Commercial Motor Fleet Insurance Policy 75.FLEETP1.VFT incepting 4:00 pm 31/12/2007 and expiring at 4:00pm 31/12/2008.

Accommodation and travelling expenses

If Your Vehicle is on a journey and:

- is damaged in an accident and unable to be driven; or
- is lost through theft and not found within a reasonable time, We will pay the reasonable cost for essential temporary accommodation or travelling expenses incurred by You to complete the journey or return to the point of departure, up to a maximum of \$1,000 for any one event.

Hire Costs following fire and theft

Where Your Vehicle is a sedan, station wagon, or utility and the loss or damage is caused by fire or theft, We will assist You in paying the cost of a hire vehicle:

- up to \$100 per day but no more than a maximum of \$1,500 each Vehicle in the Period of Insurance or until recovery of the Vehicle whichever is the earlier, and
- provided the theft or fire has been reported to Us and to the police.

Hire costs following an accident

Where Your Vehicle is a sedan, station wagon or utility and the loss or damage is caused by an accident, We will assist You in paying the cost of a hire vehicle;

- Up to 42 days rental of a sedan, station wagon or utility where We arrange the rental; or
- Up to 21 days but no more than a maximum of \$100 per day or a maximum of \$1,500 each Vehicle per claim where we are unable to arrange such rental.

Personal property

We will pay for Personal Property belonging to the custodian of the Vehicle which is:

- Damaged in a collision involving Your Vehicle,
- Stolen from Your locked Vehicle, or
- Stolen at the same time as Your Vehicle.

Any payment will be subject to due allowance for depreciation, age and wear and tear.

The maximum we will pay in respect of any one accident or theft is \$2,000.

Additional Accessories

We will pay for claims for loss of or damage to any equipment and apparatus of the Vehicle as maintained by You, including radio receivers, tape recorders, compact disc players, telephones or navigation equipment built into Your Vehicle, (but excluding mobile phones) limited to \$3,000 anyone vehicle.

Sign writing

We will pay for any loss of or damage to sign writing and artwork of Your Vehicle where reinstatement is required up to a maximum of \$2,000 each event.

Finance payout – total loss

Where your vehicle is subject to any secured commercial finance and suffers a Total Loss, We will cover You or the finance provider for the difference between the residual value under the contract and the Market Value of the Vehicle to a maximum of \$30,000, less any payments and interest in arrears, at the time of the loss, and less any discount in respect of finance charges and/or interest for the unexpired term of the secured commercial finance agreement. However, We will not pay if We are not required to do so by the finance provider.

Removal of debris

We will pay You for reasonable costs necessarily incurred for the clean up and removal of Your Vehicle debris up to a maximum of \$10,000.

Death of your driver

We will pay for the funeral expenses following the death of the driver of Your Vehicle caused as a direct result of the accident up to a maximum of \$5,000 any one event less any amount payable by any accident compensation authority or medical fund.

Vehicle return

Where our Vehicle is a sedan, station Wagon or utility and is damaged in an accident and unable to be driven, we will pay up to a maximum of \$2,000 each event to return Your vehicle to its original destination or point of departure, whichever is required by You.

Other benefits we will pay

The following clauses are inserted as Other benefits.

1. Protected No Claim Bonus

Protected No Claim Bonus will apply to any qualifying drivers who at any time cease being insured by this policy.

2. Automatic additions and deletions

Automatic additions and deletions cover applies to this policy for private sedans and light commercial vehicles to a limit of \$150,000.

3. Breakdown accommodation

If your vehicle cannot be driven home after suffering a mechanical breakdown:

- a. and you are more than 200 kilometres from your home;
 - b. and your vehicle is less than 5 years old;
- we will reimburse the cost of emergency accommodation for you, your spouse, your de facto or dependent children.

The maximum we will pay in respect of a claim is the amount by which the cost of emergency accommodation exceeds the basic excess payable, up to a maximum amount of \$400 for any one claim.