



PROVIDING PROTECTION AND REDUCING RISK

MOTOR FLEET: SME PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

IUM's tailor-made

Motor fleet: SME

product is specifically

designed as a flexible

insurance solution for

single trucks, owner-

drivers, specified

small and large fleets.

This product provides

bespoke cover unique

to the transport

industry.

Motor fleet: SME insurance solution

This product offers comprehensive cover for vehicles operating locally and in an intermediate and long-haul radius, goods-in-transit, passengers and any liabilities arising therefrom.

Cover may be extended to include physical damage to immovable property as well as any financial loss suffered as a result of damage to such property.

The following property can be insured under this product:

- Buildings, truck stops, staff accommodation, offices and warehouses
- Restaurants, coffee shops and cafés
- Stock, contents, personal belongings, luggage of passengers and property belonging to third parties
- Fuel in underground tanks
- Vehicles, vintage collections, agricultural equipment and machinery
- Flat decks, tankers, tautliners and tippers
- Construction plant
- Property in transit:
 - Belonging to you
 - Belonging to third parties
 - For sub-contracted loads
- Livestock and game
- Property on display or for resale at trade shows or exhibitions

This product is suited to the following businesses:

- Abnormal loads or hazardous goods transportation
- Courier services
- Furniture removal
- Intercity bus services
- Long and short haulage
- Passenger transport (excluding taxis)
- Sightseeing busses
- Transportation of dry and wet bulk
- Transportation of refrigerated goods
- Towing services
- Vehicle hire



Contact us

If you have any questions or would like more information, please contact:

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Territorial limits

Cover is automatically provided in the following territories:

- Republic of South Africa
- Angola (except for Cabinda)
- Botswana
- Burundi
- Democratic Republic of Congo (DRC) not further north than Kolwezi
- eSwatini
- Ghana
- Kenya
- Lesotho
- Malawi
- Mauritius
- Mozambique
- Namibia
- Nigeria
- Rwanda
- Tanzania
- Uganda
- Zambia
- Zimbabwe





What makes this product unique

General

- Flexible excess structures available
- Competitive rates offered
- Customised policy wording
- Ability to add non-motor sections to the same policy
- Accumulation of vehicles up to R230 million at any premises owned, leased or occupied by you, including any other temporary premises or depot used by you
- Liability for damage to third parties' property available up to R100 million per event
- Liability for injury to passengers (including fare-paying passengers) available up to R100 million per event

Claims

- 24-hour claims support
- 10% discount on excess where the call centre is notified from the scene of the accident
- Accident scene reconstruction specialists utilised for third party recoveries
- Dedicated salvage department to expedite salvage recovery and disposal
- In-house legal department dedicated to recoveries
- A digital video and real-time collaboration platform to fast track claims by eliminating the need for completed claim forms, repair quotations or assessment at an assessment centre

Business all risks

All-risks cover is provided for loss of or damage to property belonging to your business or for which you are responsible to insure occurring anywhere in the world.

Cover is extended to include loss of property as a result of remote jamming.

Glass

Cover is provided for loss of or damage to internal and external glass (including mirrors), signwriting and treatment thereon, on your property.

Cover is also provided for damage to:

- External advertising signs, blinds and canopies (including signwriting and treatment thereon), manufactured of glass, plastic, perspex or similar brittle material
- Sanitary ware

Goods in transit

All-risks cover is provided for loss of or damage to property owned by you or for which you are responsible whilst being transported inland by you, on your behalf or to you by road, rail, domestic flight or post. Ropes, tarpaulins and packing materials in connection therewith, are also covered.

Cover is also provided for contamination of the load following:

- Accidental failure of any mechanical part of the conveyance
- Inadequate or incorrect cleaning of a tanker or trailer
- Malicious tampering
- Motor vehicle accidents
- Theft of part of the load by the driver who replaces the contents with a contaminant

Cover is further provided for:

- Destruction or disposal of salvage as required in terms of the National Health Act of 2003 or other relevant laws or regulations
- Deterioration of stock following breakdown or malfunction of refrigeration machinery
- Loss of the load arising through theft or hijacking in instances where there is involvement of the driver or employee in the theft or hijacking
- Loss of or damage to the load resulting from the incorrect temperature setting of the refrigeration unit by the driver of the refrigerated truck
- Loss of or damage to standard general purpose or refrigerated shipping containers





Goods in transit: Contingency Cover

All-risks cover is provided for loss of or damage to goods belonging to third parties, where transport is arranged by the owner of the cargo via a transport company, who in turn sub-contracts the transport to another transport company, or via a transport broker who contracts the transportation of the load to a transporter.

This policy will pay for the loss of or damage to the goods when the insurance cover in place for such sub-contractor or transporter contracted by the transport broker, fails to respond to a claim for such damaged or lost goods due to a policy condition or exclusion.

Motor fleet: Specified

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired, leased, used or temporarily operated by you, or for the purpose of your business, as well as liability for damage to third party property arising from the use of such vehicle.

The vehicles insured value, where adequate, can include the following whilst thereon, attached thereto or contained therein:

- Factory fitted or after-market installed accessories and/or extras
- One way vision material
- Safety or protection film
- Signwriting, branding or wrapping
- Standard issued parts, tools and spare parts

Vehicles can be insured for their agreed value, market value, retail value or replacement value.

Cover can also be purchased for total loss scenarios only, at reduced premiums.

Cover is also provided for:

- A trailer operating as a trailer combination, where you elect to treat the whole trailer combination as a total loss
- Costs and expenses you are legally liable to pay as a result of the contamination of third party property following the incorrect offloading of the transported product into the incorrect storage facility
- Credit shortfall
- Damage to tyres and rims caused by potholes
- Loss of fuel during an accident
- Loss of or damage to:
 - Accessories temporarily removed from a vehicle and kept in a building
 - Clothing and personal effects of drivers and co-drivers
 - Contents of 4X4's, off-road vehicles, private trailers and caravans

- Breakdown of winching equipment attached to 4X4 or off-road vehicles
- Passengers' luggage
- Loss of use of a vehicle following an accident, theft or hijack
- Recovery costs of vehicles not damaged
- Towing costs following mechanical or electrical breakdown
- Vehicle hire for private type motor cars

Cover is further provided for amounts you are legally liable to pay as a result of liability arising out of:

- Special type vehicles being used as a tool of trade
- The carriage of dangerous or hazardous goods
- The carriage of passengers, including fare paying passengers and passengers transported in an open vehicle
- Damage caused to any vehicle or vehicle combination (including the load if still contained therein or thereon), not belonging to you, as a result of your vehicle being involved in a motor vehicle accident whilst towing or transporting such vehicle or vehicle combination

Cover is also provided for costs and expenses you are legally liable to pay to deactivate, remove, neutralize or nullify the effects of:

- Fuel leakage from your vehicle's fuel tank
- Oil or hydraulic fluid leakage from your vehicle
- Spillage or leakage of any substance transported by your vehicle

This product also offers the following:

- Death benefits for drivers and co-drivers
- Driver salary benefits following the vehicle being unusable following a defined event
- Excess reducers in respect of commercial vehicles, commercial trailers, special type vehicles and busses
- Excess waivers in respect of private type motor vehicles
- Excess waivers in respect of liability to third parties on a franchise basis
- Franchise excess options in respect of commercial vehicles, commercial trailers, special type vehicles and busses
- Medical expenses, including the costs to free an injured occupant
- Repatriation costs for drivers and co-drivers
- Trauma counselling for the occupants of a private type motor vehicle in the event of a threat of violence during theft, attempted theft or hijack





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