



MOTOR FLEET PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

Our specialised motor fleet product offers comprehensive insurance for a fleet of 50 vehicles or more with attractive premium deposit options to reduce your upfront insurance spend.

Motor fleet insurance solution

This product offers a flexible insurance solution for unspecified commercial motor fleets, comprising of the following:

- Busses with more than 20 seats
- Commercial trailers designed or adapted to carry goods
- Commercial vehicles designed or adapted to carry goods
- Golf carts
- Minibuses, midi busses and kombis used for business purposes
- Motorcycles, scooters, three-wheeled vehicles and quad bikes
- Motorised motor homes
- Private type motor cars including sports utility vehicles, 4x4's and safari vans
- Self-propelled agricultural vehicles and agricultural equipment designed to be drawn by such self-propelled agricultural vehicles, excluding irrigation systems on wheels and centre pivots
- Special type vehicles manufactured or modified for specific commercial purposes such as digging, firefighting, lifting, loading, earth moving and the like and which are operated by skilled and trained operators
- Any other vehicle without means of self-propulsion, designed to be drawn by a self-propelled vehicle, including 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



Contact us

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

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What makes this product unique

General

- 50% deposit premium structures offered
- Flexible excess structures available
- Ground up cover with no requirement for self-insured funds
- Ability to handle the copious claims associated with large fleets
- Death benefit for drivers and co-drivers
- Driver salary benefits

Claims

- Accident scene reconstruction specialists utilised for third party recoveries
- Dedicated salvage department to expedite salvage recovery and disposal from salvage contractors
- Extensive panel of reputable assessors
- In-house legal department dedicated to recoveries with high success rate
- 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

What else do we have to offer

- We offer a fatigue and distraction management system (Seeing Machines) which is installed into your vehicles and linked to a control centre to prevent accidents. This would reduce premiums and excesses
- This system can be purchased up front or financed and the monthly subscription can be added to your premium
- Seeing Machines is an advanced camera technology system that monitors the driver's eye closure rate and head position and when safety parameters are exceeded an audio alarm and seat vibrator are activated immediately to alert the driver and you will be alerted of the incident via the control centre so that you can make contact with the driver





Motor fleet

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired or leased by you including cover for accessories and spare parts as well as liability for damage to third party property arising from the use of such vehicle.

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

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
- Agricultural vehicles and attached implements, including loss of contents of spraying equipment tanks, damage to tyres or tracks and electronic equipment used for precision farming tractors and combines
- Credit shortfall
- Damage to tyres and rims caused by potholes
- Loss of fuel during an accident
- Loss of or damage to or breakdown of winching equipment attached to a 4X4 or off-road vehicle
- Loss of or damage to clothing and personal effects of drivers and co-drivers
- Loss of or damage to contents of 4X4 or off-road vehicles
- Loss of or damage to 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 open vehicles

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

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





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