



Why haul three policies ... when you only **need one.**

QBE's Transport Operators Policy

The all-in-one policy that keeps you on the road, ensuring your assets and liabilities are protected.





QBE's new Transport Operators Policy combines Commercial Motor Vehicle, Marine Carriers and Liability insurance for businesses using goods carrying vehicles into one comprehensive policy.

- ✓ Additional cover for penalties resulting from Chain of Responsibility breaches
- ✓ Industry respected claims service and risk management capabilities
- ✓ One combined policy eliminates the need for three separate policies and three sets of paperwork – enabling you to get on with business
- ✓ Flexible payment options – see your financial services provider

Cover for all transport industries

The Transport Operators Policy is ideally suited for owner drivers and small to medium sized businesses from a wide range of transport industries including general cargo, heavy machinery and car carriers.

Features at a glance

- Extensive risk and liability capacity and cover
- Marine Carriers automatically covers Accidental Damage and legal defence costs
- The combined policy eliminates the need to purchase up to three different marine policies to cover various contractual situations

The impact of the Chain of Responsibility Legislation

The Chain of Responsibility legislation currently being enacted across the country affects everyone in the freight and logistics 'chain,' including the consignor / dispatcher, consignee / receiver, loader, packer, driver and operator / manager.

QBE's Transport Operators Policy includes cover for penalties resulting from a claim by a regulatory authority against the insured. Examples of where a penalty may be imposed include:

- A delivery request which requires a truck driver to deliver goods beyond the vehicle's dimensions or mass limits
- Where a vehicle has been loaded in an unstable manner, resulting in the goods moving or falling off the vehicle
- Breaches in the proper fitting of all required equipment
- Not ensuring rosters do not exceed the permitted number of driving hours

Simple, efficient claims – there when it counts

QBE's claims teams have a proven track record for delivering superior service

Example: A claim payable under the Transport Operators Policy

A general cargo carrier was completing local deliveries in the Melbourne metropolitan area when a collision occurred at a T intersection where a vehicle failed to give way. The insured vehicle was damaged and couldn't continue its deliveries. The cargo of computers was also damaged.

Luckily the insured had a Transport Operators Policy meaning the damage to the vehicle and towing costs were covered under the Motor Vehicle section of the policy. Although there was no consignment note issued for the delivery of the computers, the owner of the goods was a regular customer and the owner driver accepted responsibility to compensate them for the damage to the computers. This cost would be covered under the Marine Carriers section of the policy.

We also provide a Lifetime Repair Guarantee and offer the choice of repairer. In an emergency outside of normal office hours, contact our emergency claims service on **1800 QBE TOP (1800 723 867)** for assistance.



For further information, please visit www.qbe.com.au or contact your QBE representative.

QBE – putting you in the driver’s seat

QBE Insurance Australia is a member of the QBE Insurance Group, Australia’s largest international insurance and reinsurance group and one of the top 25 insurers worldwide. Our priority remains to deliver innovative, high quality, competitively priced insurance products supported by the best people in the industry.

For further information, please contact your financial services provider.

QBE Insurance (Australia) Limited
ABN 78 003 191 035. AFS Licence No. 239545, of 82 Pitt Street Sydney.

Normal underwriting conditions apply, please consult the Policy Wording for full policy terms and conditions.



QM1708-0108