



Changes to Commercial Motor Policy QM149-0608, Fleet and Heavy Haulage Policy QM202-1007 and Transport Operators Policy QM892-0108

This summary is designed to give you a brief outline of how your Policy coverage and limits have changed.

Please read the Policy wordings thoroughly for full details of cover, conditions and exclusions, and to ensure that the Policy meets your requirements.

We have reviewed our Commercial Motor Policy wordings taking into consideration our Intermediaries' feedback as well as our determination to provide quality and market leading products for our customers.

During this process we have rewritten parts of the Policies to make them clearer and easier to understand as well as upgrading some benefits and wider coverage, however, an additional exclusion has also been included.

Please find below the major changes:

Commercial Motor QM 149-0310

Some of the sub-limits for Additional benefits have increased:

Section 1 Additional Benefit Changes	Old Limit	New Limit
Finance/Lease payout	+20%	+25%
Driver repatriation	\$2,000	\$3,000
Locks and Keys	\$2,000	\$5,000
Fire Brigade/Emergency Services	\$10,000	\$20,000
Section 2	Old Limit	New Limit
Liability Limit (excluding Dangerous Goods and Pollution)	\$30,000,000	\$32,500,000
Excess changes	From	To
Outside radius Applicable to vehicles > 12,000 kgm GVM Exclusions 23 & 24 deleted and replaced with deductibles of \$20,000 each vehicle Additional exclusion: loss of or damage to any vehicle accessories or appliances due to mechanical or electrical derangement.	\$5,000	\$10,000
Cover can now be provided for 1-30 individual Vehicles.		

Fleet & Heavy Haulage QM 202-0310

Some of the sub-limits for Additional benefits have increased:

Section 1 Additional Benefit Changes	Old Limit	New Limit
Drivers personal property	\$3,000	\$5,000
Fire Brigade/Emergency services	\$20,000	\$25,000
Section 2	Old Limit	New Limit
Liability Limit (excluding Dangerous Goods and Pollution)	\$30,000,000	\$32,500,000
Excess changes	From	To
Outside radius Applicable to vehicles > 12,000 kgm GVM Exclusions 23 & 24 deleted and replaced with deductibles of \$20,000 each vehicle Additional exclusion: loss of or damage to any vehicle accessories or appliances due to mechanical or electrical derangement.	\$5,000	\$10,000

Transport Operators Policy QM 892-0310

Some of the sub-limits for Additional benefits have increased:

Section 1b and 3 Liability	Old Limit	New Limit
Liability Limit (excluding Dangerous Goods and Pollution)	\$30,000,000	\$32,500,000
Excess changes	From	To
Outside radius Applicable to vehicles > 12,000 kgm GVM Exclusions 15 & 16 deleted and replaced with deductibles of \$20,000 each vehicle Additional exclusion: loss of or damage to any vehicle accessories or appliances due to mechanical or electrical derangement.	\$5,000	\$10,000
Marine Section 2		
Clarification on coverage for insured vehicles		
Liability Section 3		
Notation that Business Operation is insured only if all goods carrying vehicles are insured under section 1a Motor. Please note our Wholesale Wordings Commercial Motor QM582 and Fleet and Heavy Haulage QM 580 are no longer available.		

Any additional benefits from the changes detailed above are effective for current policies from 31st of March 2010. Any changes that may have reduced cover will not apply until the next renewal of the policy

Please see your account manager if you require any further clarification on the changes.