

DUAL

Commercial Motor



Limits and Excess

	Limit	Excess
SECTION 1: BASIS OF SETTLEMENT		
B. Maximum Amount Payable		
2. Hired, Rented, or Borrowed Vehicles	\$300,000	-
SECTION 1: AUTOMATIC EXTENSIONS		
B. Claim Preparation Costs	\$ 5,000	\$500
C. Completion of Journey Costs	\$ 10,000	-
D. Damage Caused by an Uninsured Third Party	\$ 5,000	-
E. Death by Accident	\$ 10,000	-
F. Disability Modifications	\$ 5,000	-
G. Employees' Vehicles	\$ 100,000	-
I. Funeral Expenses	\$ 5,000	\$100
K. Hoists	\$ 5,000	\$500
L. Keys and Locks:		
Per vehicle per event	\$10,000	\$250
In total for all vehicles per event	\$20,000	\$250
M. Load Recovery	\$ 10,000	-

P. Repair Authorisation	\$1,000	-
Q. Rewards	\$5,000	-
S. Theft – Hire of Alternative Vehicle	\$2,500	7 days
T. Tyre Damage	\$5,000	
SECTION 1: OPTIONAL EXTENSIONS		
D. Portable Electronic Devices	As per schedule	Minimum \$250, or as per schedule
E. Taxi Coverage		
De-Installation / Reinstallation	\$2,500	-
Employee and Passenger Effects	\$2,500	
SECTION 2: LIABILITY COVER		
A. Legal Liability Cover	\$10,000,000	
B. Litigation Defence Costs	\$1,000,000	
SECTION 2: AUTOMATIC EXTENSIONS		
A. Clean Up Costs	\$20,000	\$500
B. Criminal Court Action / Inquiries / Inquests	\$10,000	
C. Exemplary Damages		
Per event	\$500,000	10% of any sum awarded, subject to a minimum of \$5,000
In total for all events during an annual period	\$1,000,000	
D. Financial Charge	\$5,000	
E. Hazardous Substances Emergency	\$20,000	
G. Hired and Rented Vehicles – Consequential Loss	\$50,000	
K. Vibration or Weight Damage	\$500,000	\$2,000
AUTOMATIC EXTENSIONS APPLICABLE TO BOTH SECTIONS 1 AND 2		
A. Additions and Deletions	\$300,000	

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