



**360 COMMERCIAL MOTOR**

# Tailored Commercial Motor Coverage for Small & Medium Businesses

**360 Commercial Motor** is a specialist motor underwriting agency providing tailored commercial motor coverage for small and medium businesses. Our innovative claims approach delivers fast assessment & repair. We ensure your vehicles are back on the road quickly and our broad coverage ensures you have the protection you need when you need it!

## What makes 360 Commercial Motor different?

- + Personalised service backed by knowledge and flexibility
- + A product designed for a broad range of small to medium businesses
- + Broker exclusive distribution backed by the strength of CGU
- + Flexible cover options including 24/7 Australia-wide Roadside Assistance
- + Innovative claims management approach that applies the latest technology to the assessment and repair process. We help your Clients get back to business quickly.



**360**

Commercial Motor

# Our People

Solutions you want,  
Service you expect,  
People you know.

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“ Simple and efficient commercial motor  
solutions for small to medium businesses ”

# Key Features

Features	Commercial Motor Benefits (1-15 vehicles)	Fleet Motor Benefits (15-150 vehicles)
New vehicle replacement	+ If your vehicle is under two years old from the date it was first registered and declared a total loss, we will replace it with a new vehicle	+ If your vehicle is under two years old from the date it was first registered and declared a total loss, we will replace it with a new vehicle
Mechanical breakdown cover	+ Up to \$2,000 cover for any one mechanical breakdown on vehicles less than five years old	+ Not Covered, however this exclusion will not apply to loss or damage if an accident occurs resulting from such breakdown or failure
Automatic cover for additional vehicles	+ If you acquire a new vehicle during the policy period, you will have automatic cover for 60 days to a maximum of \$300,000 per vehicle	+ If you acquire a new vehicle during the policy period, you will have automatic cover to a maximum of \$500,000 per vehicle + Annual adjustment will apply at the end of the policy period for additional vehicles
Emergency repairs, travel, and accommodation	+ Up to \$3,000 cover for emergency repairs + Cover for temporary accommodation or travel to home or destination after an accident	+ Up to \$3,000 cover for emergency repairs + Cover for temporary accommodation or travel to home or destination after an accident
Lease or finance vehicle pay out	+ Up to 25% of the market value of the vehicle toward the discharge of a lease or finance agreement if your vehicle is a total loss	+ Up to 25% of the market value of the vehicle toward the discharge of a lease or finance agreement if your vehicle is a total loss
Cover for the personal effects of you and your employees	+ We will pay up to \$2,000 for personal effects or tools for you or your employees	+ We will pay up to \$2,500 for personal effects or tools for you or your employees
Hire vehicle following theft or total loss	+ We will pay up to \$3,000 to the cost of a hire vehicle following theft or total loss + You have the option to increase this cover to provide a hire vehicle after an accident while your vehicle is being repaired	+ We will pay for the reasonable cost of a hire vehicle following theft or total loss for a period of up to 30 days. + We will cover any difference in the basic excess level of your policy and the excess level under the rented/hired vehicle insurance coverage
Optional roadside assistance	+ Australia-wide coverage 24/7 for unexpected breakdowns + Provides peace of mind for you and your employees in the event of a flat tyre, dead battery or other mechanical breakdown	+ Australia-wide coverage 24/7 for unexpected breakdowns + Provides peace of mind for you and your employees in the event of a flat tyre, dead battery or other mechanical breakdown
Flexible levels of cover	+ In addition to Comprehensive Cover, we offer optional additional benefits to: protect your No Claim Bonus; remove windscreen excess; provide a hire vehicle after an accident; 24/7 Australia-wide Roadside Assistance + We also offer options for Legal Liability only or Legal Liability with Fire and Theft Cover	+ Automatic glass replacement following an accident for vehicles less than 5 tonnes carrying capacity + Optional 24/7 Australia-wide Roadside Assistance + We also offer options for Comprehensive, Legal Liability only or Legal Liability with Fire and Theft Cover
Innovative, fast and reliable claims service	+ We will have your vehicle back on the road quickly with a minimum of disruption to your business + We use the latest advances in technology to rapidly assess damage and approve repairs	+ Our repairer network provides you with lifetime guarantee of repairs, but we also support your choice of repairer, if you prefer
National repair network	+ We have access to a national network of quality repairers who will provide priority service + When your repairs are managed through our repairer network, we guarantee the repairs for as long as you own the vehicle	+ We have access to a national network of quality repairers who will provide priority service + When your repairs are managed through our repairer network, we guarantee the repairs for as long as you own the vehicle
Choice of repairer	+ Our repairer network provides you with lifetime guarantee of repairs, but we also support your choice of repairer, if you prefer	+ Our repairer network provides you with lifetime guarantee of repairs, but we also support your choice of repairer, if you prefer
Liability	+ \$35,000,000 protection for property damage or bodily injury as a result of an accident occurring during the policy period caused by the use of the vehicle	+ \$35,000,000 protection for property damage or bodily injury as a result of an accident occurring during the policy period caused by the use of the vehicle



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**DISCLAIMER.** The information contained in this document is intended as a guide only and does not take into account any individual circumstances. These features and benefits are provided under the 360 Commercial Motor comprehensive coverage and are subject to underwriting guidelines and the specific terms, conditions and exclusions outlined in the Commercial Motor Vehicle Insurance PDS and Policy. Before deciding to purchase this insurance product you should read and understand the Target Market Determination, PDS, and Policy.

This insurance is issued by Insurance Australia Limited **ABN** 11 000 016 722 **AFSL** 227681 trading as CGU Insurance (CGU). 360 Commercial Motor Pty Ltd **ABN** 78 626 251 616 (360 Commercial Motor) is an authorised representative (AR 1266050) of 360 Underwriting Solutions Pty Ltd **ABN** 18 120 261 270, **AFSL** 319181. In arranging this insurance 360 Commercial Motor acts on behalf of the insurer, CGU, and not on behalf of the insured.

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