



**NTI**

# Product and Services Information



# ABOUT NTI

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## NTI IS NATIONAL TRANSPORT INSURANCE – PROVIDING HEAVY TRANSPORT INSURANCE COVER AUSTRALIA-WIDE

As a leader in Australian heavy motor vehicle insurance and backed by over 35 years of experience, NTI is the transport insurance specialist you can count on.

We realise that your business is unique and understand the challenges you face. At NTI we put your needs first. We not only make it easy to insure with us, we offer fast and efficient claims processing and the peace of mind that comes from knowing there will be a real person on the other end of the line to support you when you need us.

## EXPERTISE AND EXPERIENCE ARE THE NTI EDGE

When you deal with NTI, you'll notice the difference our experience makes – not just in the tailored policies, but in our knowledge of the industry. That's because industry experience has been a major factor in assembling our team. Our products are crafted from their years of experience, always with the transport and insurance broker in mind.

NTI is also backed by the knowledge and experience of two insurance leaders – CGU Insurance and Vero Insurance – meaning that you are always in safe hands.

## THE COVER YOU WANT AND THE SERVICE YOU NEED

We give you a wide range of options to meet your transport insurance needs. We will work with you to tailor our products and services to suit your business and your situation – and we'll back it with our award winning customer service.

Our **happy customers** are proof that we're doing the right thing. Our customer satisfaction research shows that 98 percent of customers would recommend NTI to a friend and 99 percent of customers who have made a claim have kept NTI as their insurer.



Award winning  
customer  
service

# OUR PRODUCTS\*

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NTI offers a wide range of insurance products and services to the transport and earthmoving industries. Whether a single commercial vehicle or a commercial fleet – if it is a vehicle with a goods carrying capacity over 3.5 tonnes, we'll make sure you're properly covered.

NTI's policies include cover for:

- general carriers
- livestock carriers
- tippers
- grain carriers
- building industry and equipment
- refrigerated carriers

Earthmoving equipment including dozers, excavators, backhoes, bobcats, road building machinery and mining equipment (open cut only).

We also have radius options designed to suit your needs from 200km through to Australia-wide.

## NTI INSURANCE COVER OPTIONS

### NTI Transport Package Policy

Accidents can put people's livelihoods at risk. How long would your business survive without an income? It's now possible to protect your business with NTI Transport Package.

It's a very flexible insurance product designed for businesses with less than 15 commercial motor items to insure. It combines four insurance products – Commercial Motor, Liability, Marine Cargo and the all new Business Interruption insurance, which delivers an income protection style of cover.

You can choose a package that combines all four insurance products or tailor something to suit your needs – Commercial Motor is the only mandatory inclusion in the NTI Transport Package.

The NTI Transport Package – it's a new and innovative insurance product designed to keep people in business, no matter what!

\*Subject to policy wording limitations, terms, conditions and exclusions.  
For full details, refer to the relevant policy wordings.

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## **Product 1 – Heavy Commercial Motor Insurance**

Here are some of the key advantages that NTI's Heavy Commercial Motor product offers:

- new-for-old replacement cover on trucks following a total loss if the insured vehicle is less than two years old.\*
- Third Party Liability cover of up to \$32.5 million for non-hazardous goods.
- option to pay out the finance on the truck following a total loss.\*
- up to \$100,000 in liability cover for damage to a client's rented/leased business premises caused by their own vehicle.
- unlimited vehicle sign writing.
- automatic cover for 30 days for additional vehicles up to the value of \$300,000.

We can also arrange legal advice for accident related claims and organise insurance for principals or employees.

Depending on what your business needs, we offer a range of optional extras including:

- material damage cover for trailer in control.
- up to \$300,000 trailer in control liability cover.
- hazardous goods liability cover up to \$25 million.

\*policy limits and conditions apply

## **Product 2 – Liability Insurance**

Today's transport operators are generally involved in a lot more than just carrying goods. That is why we've tailored a public and product liability package to cover employee activities away from the vehicle.

NTI's Liability Policy provides cover for public and product liability including cover for:

- liability for property damage from fire and accident.
- personal injury to contractors, hired staff or third parties such as visitors or the general public.
- product liability including injury or damage arising from the incorrect use of goods, mixing or assembly.
- Care, Custody and Control from \$100,000 for damage to goods held on behalf of a customer.
- damage to underground services caused by earthmoving equipment.

You have the option of choosing between \$5 million, \$10 million or \$20 million indemnity levels depending on the level of exposure.

## **Product 3 – Marine Cargo Insurance**

NTI's Marine Cargo policy, formerly called the NTI Road Freight, is a flexible and unique cover which you can select in a combination to best suit your needs. The policy offers the choice of Carrier's Goods In Transit (Perils) cover or a broader Accidental Damage insurance option depending on the level of cover required.

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## **Carrier's Goods in Transit Cover for Insured Perils (Section 2)**

Designed for small to medium transport and logistic operators, this policy includes cover for the physical loss or damage to freight in transit (within Australia) arising out of 13 defined events including flood, fire, collision, overturning and jack-knifing.

Optional extensions include:

- up to \$100,000 in consequential loss cover.
- loading and unloading cover.
- temperature controlled haulage.
- nominated Special Contracts insurance.

## **Accidental Damage Cover (Section 3)\***

This is a comprehensive freight cover which automatically includes Carrier's Cargo Liability (Section 1) cover if NTI has approved your Terms and Conditions of Cartage. The cover includes:

- loading and unloading.
- shedding of load.
- theft, pilferage and non delivery.

Optional extensions include freight consequential loss up to \$100,000.

Section 2 and Section 3 cover includes the following benefits for policy holders:

- up to \$50,000 for expenses related to recovery cost, mustering/agistment plus up to \$50,000 for clearing debris.
- up to \$10,000 for hire of a replacement vehicle and up to \$20,000 to repair/replace shipping containers.
- subcontractor indemnity cover.

\*Restrictions apply to refrigerated, livestock and car carriers.

## **Product 4 – Business Interruption Insurance**

When you include Business Interruption cover in your NTI Transport Package you define the benefit amount you wish to receive and the indemnity period you wish to cover. Indemnity periods are sold in weekly 'lots', up to a maximum of 24 weeks. Should the ability to earn a livelihood be interrupted by an accident and you have a valid NTI claim for damage to your vehicle, NTI will pay that benefit for the indemnity period.

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## NTI FLEET MOTOR POLICY

If you have a fleet that includes 15 or more commercial motor items, then take a look at NTI's Fleet Motor Policy. We'll develop the policy so that it's unique to the business – you choose what is covered. This means that the policy is a perfect fit for your business.

**How does it work?** We'll first assess the business – taking into account things like the size and composition of the fleet and accident history – then provide you with a number of policy options.

We can offer variable unit cost, burning cost, a claims experience discount, and aggregate excess.

NTI also offers comprehensive Liability and Marine Cargo insurance policies for fleet customers.



tailored  
insurance  
solution

# UNIQUE SERVICES

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## ASSISTANCE WHEN YOU NEED IT MOST

You already know NTI has experience in the industry – that gives us clear understanding that your down time needs to be kept at a minimum. That's why we offer these services to get you back on the road faster.

### **ACCIDENTASSIST**

If there's an accident you don't want the added stress of arranging towing, clearing of debris, or filling out claims forms. With NTI Accident Assist we do all this for you. NTI Accident Assist is available free of charge for all NTI policyholders – 24 hours a day, 7 days a week.

Call 1800 NTI NOW (1800 684 669) and we can:

- provide over-the-phone assistance to drivers until help arrives.
- provide over-the-phone trauma assistance to the driver.
- relay urgent messages to loved ones, suppliers, etc.
- arrange to transport the driver back to base\*.
- authorise an NTI Heavy Motor Recovery Operator to recover the vehicle using the latest skills and equipment to prevent further damage.
- ensure the load recovery cost is fair.
- oversee clean-up of the accident scene.
- lodge the claim automatically (in most cases we will not require a claim form).
- arrange post-trauma counselling for the driver if required.

\* Policy limits apply.

## NTI CUSTOMER CLAIMS CONSULTANT

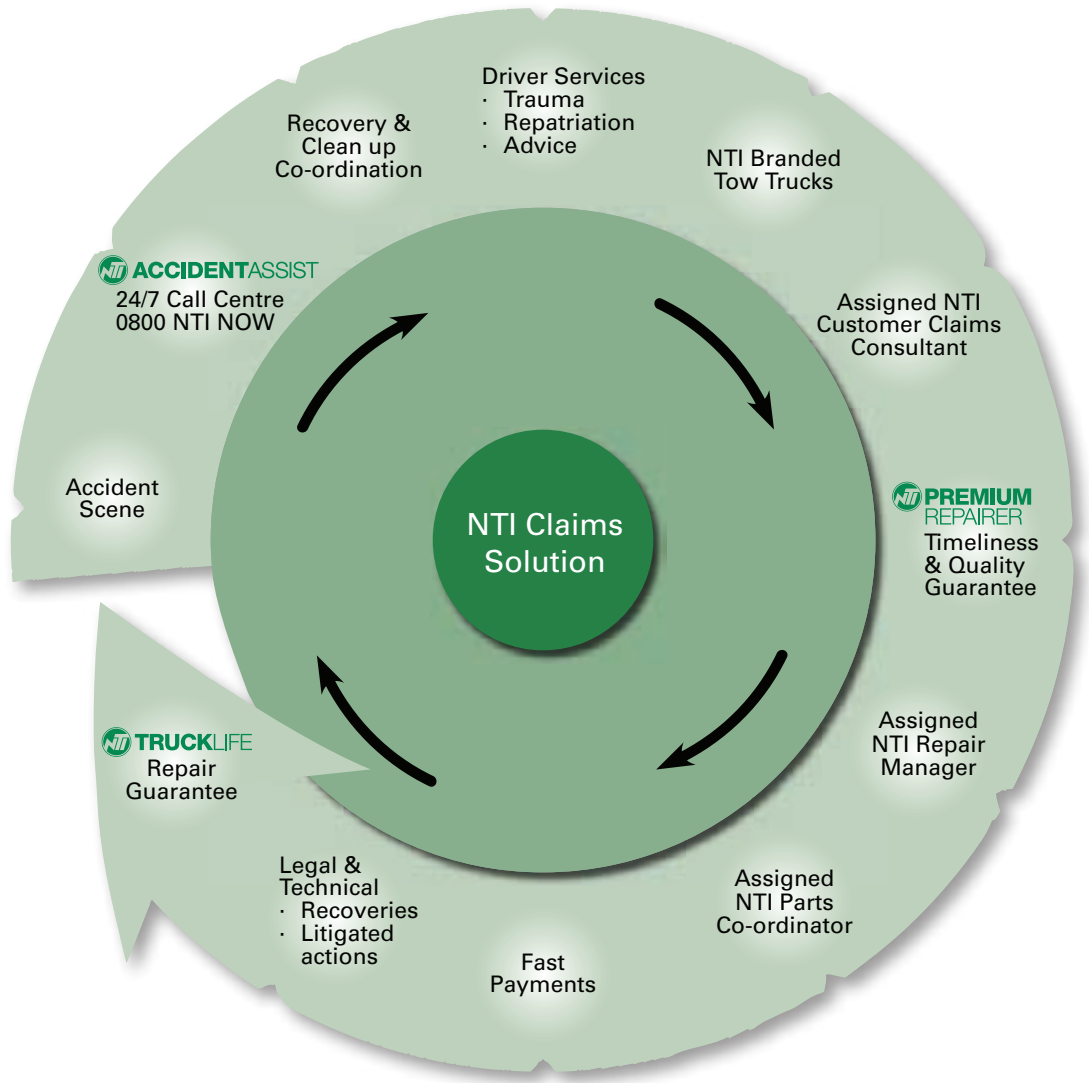
NTI stays in touch with you throughout the claims process. Within four business hours of lodging your claim, we will appoint a personal Customer Claims Consultant who will keep you fully informed of the progress.

NTI is committed to working with the repair industry to improve the quality and timeliness of repairs.

### **PREMIUMREPAIRER**

As part of our commitment, we have introduced the NTI Premium Repairer scheme. The NTI Premium Repairer scheme is open to all repairers who meet the high standards of NTI in all aspects of the repair service including parts, paint, equipment and staff training.

# NTI CLAIMS SOLUTION



“You couldn’t have made it easier for me.”

Source: NTI Customer Satisfaction Survey

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## NTI REPAIR MANAGER

A NTI Repair Manager will be assigned to manage the quality of the parts used and their repair process, and will keep you fully informed. This helps to ensure:

- a quality repair finish.
- the correct parts supply.
- the most efficient method of repair.
- informed feedback on progress.

## NTI PARTS COORDINATOR

NTI Parts Coordinators have specialist experience in the parts industry. They focus on sourcing quality parts that protect the safety and resale of the vehicle.

The Parts Coordinators will work closely with the Repair Manager to ensure the correct parts are supplied for their repairs. Through national buying arrangements with all major manufacturers, we source and deliver parts anywhere in Australia. By purchasing parts directly, NTI can:

- guarantee quoted parts are used in the repair process.
- ensure parts are quickly supplied to reduce downtime.
- reduce parts costs.



At NTI, service does not stop once your vehicle has been repaired. In fact, we are so confident of the quality of workmanship and the materials used in the repair of our client's vehicles, we guarantee the repairs for life – even after the vehicle is sold.

Rigorous  
standards  
for quality





Insurance products are provided by National Transport Insurance.

You can obtain a Product Disclosure Statement (PDS) for these Motor Vehicle products by contacting NTI Limited on 07 3290 3290.  
You should consider the PDS when choosing whether or not to acquire or continue holding a policy.

NTI Limited (ABN 84 000 746 109) (AFSL 237 246) is the manager for National Transport Insurance,  
an equal-partner joint venture of CGU Insurance Limited (ABN 27 004 478 371) and Vero Insurance Limited (ABN 48 005 297 807).

**[www.nti.com.au](http://www.nti.com.au)**