



NTI TRANSPORT PACKAGE PRODUCT* AT A GLANCE

▶ WHAT IS IT?

NTI Transport Package combines four insurance products to create a single product offering including Commercial Motor, Liability, Marine Cargo, and Business Interruption – an all new income protection style of cover.

Choose to include all four insurance products in your NTI Transport Package or tailor something to suit your needs – Commercial Motor is the only mandatory inclusion.

▶ WHO IS IT FOR?

Small to medium businesses with less than 15 commercial motor items to insure – you want the flexibility to tailor a package to suit your unique needs, and the ability to protect your livelihood with Business Interruption cover.

▶ THE BENEFITS

Every business in the transport industry has different needs. The NTI Transport Package offers small to medium businesses real flexibility and true customisation when it comes to insurance, and access to an income protection style of cover.

You decide what to insure and the level of cover you require. We deliver value for money premiums, fast and efficient claims processing and services you won't receive from anyone else such as 24/7 on-site accident assistance, access to premium repairers and a lifetime repairs and parts guarantee.

▶ THE FEATURES

Commercial Motor Insurance

- New-for-old replacement cover on trucks following a total loss if the insured vehicle is less than two years old.
- Removal of debris up to \$50,000.
- Third Party Liability coverage of up to \$32.5 million for non-hazardous goods.
- Option to pay out finance on the truck following a total loss.
- Up to \$100,000 in liability cover for damage to client's rented/leased premises caused by their own vehicle.

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)

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- Unlimited vehicle sign writing.
- Automatic cover for 30 days for additional vehicles up to the value of \$300,000.

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

Liability Insurance

Covers public and product liability including:

- 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 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.

Marine Cargo

The policy offers the choice of Carrier's Goods In Transit (Perils) Cover or a broader Accidental Damage option[^]. The Accidental Damage option includes automatic cover for:

- Loading/unloading.
- Shedding of load.
- Theft, pilferage and non-delivery.
- 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.
- Option to include cover for freight consequential loss of \$100,000.

Business Interruption

Income protection style of cover – when you have a valid NTI claim for damage to your vehicle, NTI's Business Interruption product will protect you. 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.

[^] Restrictions apply to refrigerated, livestock and car carriers.