



Commercial Motor Vehicle

Accelerate with Confidence

Introducing Delta’s gear-changing Commercial Motor Vehicle insurance. Tailored for clients with large, high-value, specialist or corporate fleets, our policy provides protection against accidental loss or damage as well as to innovative features that anticipate and tackle emerging risks, setting a new standard in the market.

BENEFITS & FEATURES

Autonomous Vehicles

We cover loss or damage or legal liability, that arises when using a vehicle that has autonomous features or aids installed by the manufacturer of that vehicle*.



Section 2 Cover

Cover for 3rd party liability is a standard \$20 million*.



Diesel Exhaust Fluid

We cover damage to your vehicle if it has been operated with diesel exhaust fluid*.



Electric / Hybrid / Hydrogen Vehicle Cover

Cover is provided for loss or damage and liability caused by power surges to the vehicle battery and to charging equipment*.



Airside Liability

We cover liability arising out of the operation of any insured vehicle within the designated vehicle areas of any commercial airport with commercially scheduled flights*.



Property In Transit – Your Own Property

We will cover loss or damage to your property being carried in the vehicle at the time of an accident*.



Incorrect Fuel

We cover your vehicle that has been accidentally operated with the incorrect fuel type*.



Keys And Locks

We will cover the costs of keys if stolen including the costs reasonably incurred to replace that key and any recoding required*.



Financial Charge

We will cover the balance of any outstanding charge owing on an insured vehicle*.



Signwriting / Vehicle Wraps

We will pay reasonable costs incurred for repairing or reinstating signwriting or vehicle wraps*.



*Please refer to policy wording for cover and any sub limits.

OPTIONAL EXTENSIONS

Loss Of Use / Loss Of Profit

We will reimburse you for reasonable costs to rent or hire a similar vehicle or where the insured vehicle is used to generate revenue for your business and a similar vehicle cannot be hired, we will reimburse Your loss of profit. Available as Section 1 Extension.*



Hired and Rented Vehicles

We will cover hired or rented and consequential loss caused by accidental loss or damage*.



Goods In Transit – Third Party Goods

We will pay for any loss or damage to third party goods goods being carried in the insured vehicle*.



Principal’s Indemnity

We will indemnify your vicarious liability for any construction works project*.



DELTA CLAIMS SETTLEMENT



All Motor claims at Delta are settled in a straightforward way by our local in-house team.



This means if you are in an accident and if you are at fault, we will pay for the repairs to your vehicle and any others involved in the accident.



If you are not at fault, we will recover the cost of repairs to your vehicle from the other driver's insurer, or if they're not insured, directly from the person that caused the damage.



A simple and straightforward process to settle your claim.

This ensures that once all recoveries and payments are made, the resulting expense against your insurance policy is only for costs you are responsible for. Your premium calculations reflect your claims costs and history rather than someone else's mistakes affecting your premium. Where you practice safe driving practices or programs, you will directly benefit from lower premiums.

To create a simplified claim process, many insurers in have entered into an industry agreement called Knock for Knock. Within this arrangement, insurers mutually agree to cover the damages to their own clients' vehicles regardless of fault, without pursuing recovery of damages and costs from the

person responsible for the damage. This arrangement removes the ability for insurers to seek recovery from each other based on which driver was at fault.

Where your vehicle has been damaged through no fault of your own, your insurer is required to absorb these costs without the ability to recover from the at fault party, which can potentially impact premium.

To keep your experience smooth and simple and to minimise the impact to premiums, Delta has elected not to participate in the Knock for Knock agreement.