

Features and Benefits

Motor

GARD Bus and Coach Insurance is focused on providing quality insurance cover for bus and coach operators in Australia and New Zealand.

GARD Bus and Coach Insurance is Australia's newest leading specialist provider to the bus and coach transport sector. Specialised wordings, industry specific expertise and an absolute focus on customer service.

Backed by Lloyd's of London, the world's leading insurance and reinsurance marketplace, we can provide a competitive, all in one solution for your Bus and Coach clients, no matter what the size or mix of their fleet, claims history or special endorsement needs.











BUS AND
COACH
INSURANCE



We've got bus and coach operations covered!

- Community buses
- Courtesy buses
- Government and private fleets
- Mixed fleets including ancillary vehicles
- Regular public transport fleets
- School buses
- Self-drive hire
- Single vehicle policies through to major fleets
- Tours and charter both local and national
- Australia wide

Key features

 <p>Material damage sums insured up to \$1,000,000 (higher on referral)</p>	 <p>Automatic third party liability limit of \$50,000,000 (covers most contractual requirements)</p>	 <p>Automatic additions up to \$1,000,000 sum insured</p>	 <p>New vehicle replacement for vehicles up to 3 years old</p>
 <p>Substitute vehicle cover up to \$1,000,000 sum insured</p>	 <p>Finance payout in the event of a total loss (\$40,000 or 25% whichever is less)</p>	 <p>Passengers' baggage \$2,000 per passenger /\$30,000 any one period of insurance</p>	 <p>No fault excess</p>

Key benefits

Feature	Benefit
Section 1 – Own Damage	
Automatic Additions	Cover for any replacement or additional registered vehicles acquired by you during the period of insurance up to \$1,000,000
Finance Payout	In the event of a total loss (\$40,000 or 25% whichever is less) above the total loss amount
Substitute Vehicle	Cover for loss or damage to your substitute vehicle if you are contractually required to insure the substitute vehicle up to a Market Value up to a maximum of \$1,000,000 whichever is less
New Vehicle Replacement	In the event of a total loss for vehicles within 3 years of first registration
Passengers Baggage	Up to \$2,000 per passenger and \$30,000 any one period of insurance
No Fault Excess	Excess waiver you or your driver are not at fault and can adequately identify the third party who caused the damage
Disability Modifications	As a result of an insured event up to a maximum of \$10,000
Employees Personal Property	Cover for loss or damage to your employees personal property up to \$5,000
Driver and Crew Repatriation	Temporary accommodation and travel for return to their point of departure up to \$7,500
Family Expenses during Driver Hospitalisation	Transport and accommodation costs for drivers immediate family up to \$5,000

Feature	Benefit
Section 1 – Own Damage (continued)	
Funeral Expenses	Following the death of your driver as a direct result of an insured event in an insured vehicle up to \$25,000
Hire Costs	\$600 per day up to 20 days
Locks and Keys	\$10,000 any one loss or \$50,000 any one event
Maritime Liability	Cover while your insured vehicle is being transported by sea between Australian ports up to your contribution to general average
Redelivery	Cover for additional costs following repairs to due to loss or damage to your insured vehicle when within 100km of normal parked address
Redelivery Costs Following Theft	Cover for additional reasonable costs to return your insured vehicle to its usual place of garaging
Removal of Debris	Cover for costs incurred for the clean-up and removal of debris from your insured vehicle following loss or damage up to \$100,000 any one event
Signwriting	Cost to repair or replace signwriting or fixed advertising signs or materials forming part of your insured vehicle
Towing Costs	Cover for costs to protect and tow your vehicle to the nearest repairer or place of safety
Two Wheel and Box Trailers	Cover for loss or damage to your two wheel or box trailer when it is attached to your insured vehicle up to Market Value or \$5,000 whichever is the lesser
Section 2 – Third Party Liability	
Authorised Drivers	Your liability for any driver not otherwise insured while driving your insured vehicle with your permission up to the limit of liability
Automatic Additions	Your liability for any additional or replacement insured vehicle acquired, purchased, leased, borrowed, or hired by you during the period of insurance up to the limit of liability for a maximum of 30 days from the date of purchase or commencement of lease
Conditional Registration	Your liability for your unregistered vehicle with appropriate temporary or conditional permit or registration up to the limit of liability
Dangerous Goods	Your liability for accidental damage to third party property caused by transport of dangerous goods up to a maximum of \$1,000,000 any one event
Hook Liability	Your liability if a third party's vehicle in your possession or control is damaged while being towed, carried, lifted, or lowered by your insured vehicle up to \$500,000
Employers and Principals	Your employer or principal's liability due to or caused by use of your insured vehicle up to the limit of liability
Legal Costs	Your legal costs in defending your legal liability following an accident involving your insured vehicle in addition to the limit of liability
Pollution and Clean-up Costs	Your liability to clean up or pay clean-up costs following pollution or contamination of water, land or the atmosphere following an event covered by this policy. Up to a maximum of \$1,000,000 any one event
Principals Liability	Your legal liability for any vehicle not owned by you while that vehicle is being used in connection with your business. Up to the limit of liability
Substitute Vehicle	Accidental damage to a third party's property caused by you driving a vehicle not belonging to you while your insured vehicle cannot be used because it is undergoing repairs or service up to the limit of liability

To find out more about benefits, and for any other GARD Bus and Coach query, please contact Tony La Rocca or the Customer Service Team on 1300 895 123.

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