



# Motor Fleet: SME

UNDERWRITTEN BY **GUARDRISK**  
TAILORED RISK SOLUTIONS  
FSP NUMBER 75



*Motor Fleet: SME*

## **INSURANCE SOLUTION**

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Our Motor Fleet: SME insurance solution provides extensive coverage for vehicles operating locally, as well as for intermediate and long-haul distances. Tailored for small to medium businesses, including those new to the market, this solution covers up to 20 vehicles. It includes protection for goods in transit, passengers, and associated liabilities. Coverage can be extended to include physical damage to immovable property and financial losses resulting from such damage. This product also features Goods in Transit cover, offering all-risks protection for loss or damage during inland third-party goods transportation.





## SUITABLE FOR

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- Abnormal loads or hazardous goods transportation
- Intercity bus services
- Long and short haulage
- Passenger transport (excluding taxis)
- Sightseeing buses
- Transportation of dry and wet bulk
- Small/Medium logistics companies and transporters.
- Machinery and Plant transportation.

## WHAT MAKES THIS PRODUCT UNIQUE

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### *General*

- Set excess structures
- Customised policy wording
- Accumulation of vehicles up to R402 million
- Liability for damage to third parties of which the client is held liable
- Liability for injury to passengers (including unauthorized passengers)
- Liability for injury to fare paying passengers (For Passenger transporters)

### *Claims*

- 24-hour claims support
- 10% discount on excess when the call centre is notified from the scene of the accident
- Accident scene reconstruction specialists for third-party recoveries
- Dedicated salvage department for expedited salvage recovery and disposal
- In-house legal department for recoveries
- Digital video and real-time collaboration platform to fast-track claims

# What cover does this product provide



## Business All Risks

All-risks cover for loss or damage to property belonging to your business or for which you are responsible, anywhere in the world. Includes cover for loss due to remote jamming.

## Public Liability

Cover is provided for liability incurred by you, during the course of ordinary business, in respect of accidental death or bodily injury to any person or accidental loss of or damage to property, including all costs and expenses incurred.

Cover can be extended to include:

- Liability for damage to property being repaired, installed, or worked on by you
- Liability for damage to property in your physical or legal control
- Liability for goods you have sold and supplied

- Liability for wrongful arrest and defamation
- Legal defence costs for legal proceedings brought against you in respect of any act or omission covered by this section, including any legal costs incurred in the defence of a claim for damages, even if the legal proceedings are groundless, false, or fraudulent
- Negligent advice
- Statutory legal defence costs

## Windscreen

Cover for damaged windscreens/ vehicle glass with access to a fast-track WhatsApp claims system allowing for a turn-around time of 5-10 minutes. A nil excess will be applicable for generic windscreens/ vehicle glass and chip repairs.

## Goods in Transit

All-risks cover for loss or damage to property during inland third-party good transportation. Includes cover for contamination of the load, destruction or disposal of salvage, deterioration of stock and theft or hijacking.



## Goods in Transit: Contingency Cover

All-risks cover for loss or damage to third-party goods when the transportation is subcontracted (as per the subcontractors listed in the policy schedule), and only applicable when the subcontractor's insurance policy fails to respond.

## Cover Extensions

Comprehensive cover for vehicles owned, hired, leased, or operated by you, including liability for third-party property damage.

Includes cover for:

- Factory-fitted accessories
- After-market accessories (as specified in the policy schedule)
- One-way vision material, safety or protection film, signwriting, branding, or wrapping
- Trailer combinations, contamination of third-party property,

- credit shortfall, and damage to tyres and rims
- Flexible towing limits
- Leakage from vehicle liability
- Debris removal
- Loss of use for a vehicle following an accident, theft, or hijack
- Recovery costs of vehicles not damaged
- Towing costs following mechanical or electrical breakdown

## Additional Benefits

- Death benefits for drivers and co-drivers
- Driver salary benefits following vehicle damage
- Medical expenses, repatriation costs, and trauma counselling for occupants
- Loss of fuel, accessories, personal effects of drivers and co-drivers, and contents of 4x4s and off-road vehicles
- Temporary/emergency repairs
- Locks, keys, tags and remote access devices





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