

# Allianz Commercial Motor and Motor Fleet

## Variations to the Allianz Commercial Motor and Motor Fleet Insurance for the Moran Tow Truck Scheme (“Moran Tow Truck Scheme Variations”)

Preparation Date: 9 November 2009

The Moran Tow Truck Scheme Variations (called the “Variations” hereafter) explain the variations to Your Allianz Commercial Motor and Motor Fleet Insurance Policy which apply to You if You are a part of the Moran’s Tow Truck Scheme (“MTTS”) and should be read with the Allianz Commercial Motor and Motor Fleet Insurance Policy.

The following terms and conditions are now part of Your Allianz Commercial Motor and Motor Fleet Insurance Policy Document which is also known as a Product Disclosure Statement (“PDS”) and shall be referred to collectively as your “Allianz Commercial Motor Policy” hereafter. These terms and conditions are only applicable if an Allianz Commercial Motor Policy was issued under the MTTS.

The Variations are only applicable to the MTTS. You are a part of the MTTS if an authorised employee or authorised representative of Moran Insurance Brokers told You that You were a part of the MTTS and handed You an Allianz Commercial Motor Policy which contained these Variations. In this event, the Variations apply to Your Allianz Commercial Motor Policy from the effective date shown on Your schedule.

Please read the Variations together with Your Commercial Motor Policy. You should keep these documents in a safe place. This document is issued by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 of 2 Market Street Sydney NSW 2000.

### Definitions applicable to these Variations

Unless specified to the contrary words and definitions in the body of the Variations have the same meaning as those defined in Your Allianz Commercial Motor Policy. The meanings of words and definitions applicable to each Section have been explained under the heading “Definitions applicable to this Section”.

### Variations to your Allianz Commercial Motor Policy

The following variations apply to the relevant Sections of Your Allianz Commercial Motor Policy.

#### General Definitions

Notwithstanding anything to the contrary contained in Your Commercial Motor Policy the definition of “Vehicle” is hereby deleted and replaced with the following:

**“Vehicle”**

means the motor vehicle(s), mobile machine(s), non motorised plant, equipment and/or trailer(s):

- described on Your Schedule or other documents forming the Policy; or
- otherwise specifically covered by the Policy; and;
- any manufacturers’ tools, accessories, equipment and options fitted to them; and
- any agreed non-manufacturer accessories or equipment fitted to them which are noted on Your Schedule or otherwise specifically covered by the Policy.

## **Making a claim**

Notwithstanding anything to the contrary contained in Your Commercial Motor Policy the following additional excesses are to apply where applicable:

### **f. Fire, theft, explosion & malicious damage excess**

An excess of \$7,500 will apply if Your Vehicle is based in the Sydney metropolitan area and You make a claim for fire, theft, explosion or Malicious Damage.

An excess of \$1,000 will apply if Your Vehicle is based in other area than Sydney metropolitan and You make a claim for fire, theft, explosion or Malicious Damage.