



Transport Package
Notice of Change-Transport Operators
Package PDS 01 September 2023

This product is underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 and issued by ATL Insurance Group Pty Ltd ABN 33 133 273 631, AFSL 333234

SECTION OF PDS WHERE APPLICABLE	CURRENT TRANSPORT OPERATORS PACKAGE PDS 1ST September 2021	NEW TRANSPORT OPERATORS PACKAGE PDS 1ST September 2023	CHANGE
General wording, Page 7	If You change your bank account or credit card details, THINGS YOU MUST TELL US OR DO DURING THE PERIOD OF INSURANCE	KEEP US UP TO DATE	Clarity
Section 1 Loss or damage cover (What We do not cover)	structural, mechanical, electrical or electronic failure or derangement, including loss and or damage caused by or related to any component part or equipment (including software) not properly processing, not properly executing functions, or programs involving a date, year or any period of time	structural, mechanical, electrical or electronic failure or derangement, or computer failures, malfunctions or non-performance including loss and or damage caused by or related to any component part or equipment (including software) not properly processing, not properly executing functions, or programs involving a date, year or any period of time	Amended exclusion
Section 1 Loss or damage cover (What We do not cover)	Any financial loss or financial expenses incurred as a result of You not being able to use Your Vehicle.	Any Consequential Loss , financial loss or financial expenses incurred as a result of You not being able to use Your Vehicle.	Clarity
CONDITIONS APPLICABLE TO PART A SECTION 1	Average clause 85% of the Market Value	Average clause 80% of the Market value	Benefit - Reduced threshold of application

SECTION OF PDS WHERE APPLICABLE	CURRENT TRANSPORT OPERATORS PACKAGE PDS 1ST September 2021	NEW TRANSPORT OPERATORS PACKAGE PDS 1ST September 2023	CHANGE
Accidental Loss or Damage – Automatic Non-Owned Trailer Cover	<p>“Non-Owned Trailer Cover”</p> <p>We will provide cover under Part A Section 1 of this Policy for loss or Damage to trailers in Your physical custody or control that are not owned, hired or leased by You. We will pay the market value up to a maximum of \$100,000 under this Additional Benefit for loss or Damage to a single trailer towed by Your prime mover. We will not provide cover for loss or Damage to the trailer(s) or liability attributed to lawful seizure of the trailer or parting of title. Cover under this benefit is extended to provide indemnity for claims made by the owner of the trailer for loss of use or loss of income as a result of a claimable event. This extension is limited to a maximum benefit of \$4,000 any one claim. Where non-owned trailer cover is required for more than a single trailer or a trailer greater than \$100,000, We may agree to insure such trailer(s) provided You have notified Us, We have agreed to provide this cover in writing and You have paid the applicable additional premium. Each non-owned trailer that we have agreed to cover will be listed under trailers in the schedule of insured vehicles shown on Your Policy Schedule. The non-owned trailer benefit of \$100,000 shown in the schedule of insured vehicles for each prime mover does not apply whilst a prime mover is towing a non-owned trailer listed under trailers in the schedule of insured vehicles.” An excess amount of \$2,500 will apply to any claim under this non-owned trailer cover benefit, plus any other applicable excesses for age, inexperience or tipping.</p>	<p>“Accidental Loss or Damage – Automatic Non-Owned Trailer Cover:</p> <p>If Your insured Vehicle is a prime mover We will provide automatic cover under Part A Section 1 of this Policy for Accidental Loss or Damage to a Non-Owned Trailer Combination whilst it is in Your physical custody or control. The maximum We will pay under this automatic cover is the Market Value up to \$100,000 for any single Non-Owned Trailer Combination. This automatic Non-Owned Trailer cover is provided for each prime mover shown on the Schedule of Insured Vehicles.</p> <p>This automatic Non-Owned Trailer in Control benefit does not apply to a Non-Owned Trailer or Non-Owned Trailer Combination with a Market Value greater than \$100,000.</p> <p>Accidental Loss or Damage – Nominated Non-Owned Trailer Cover:</p> <p>If You require cover under Part A Section 1 of the Policy for a Non-Owned Trailer or a Non-Owned Trailer Combination with a Market Value greater than \$100,000 then each Non-Owned Trailer or Non-Owned Trailer Combination with a Market Value greater than \$100,000 must be nominated and listed in the Schedule of Insured Vehicles. When We agree to insure a nominated Non-Owned Trailer or nominated Non-Owned Trailer Combination an additional premium will apply and cover is provided for Accidental</p>	Benefit - Clarity and accommodation of Non-Owned trailer combinations

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<p>Accidental Loss or Damage – Automatic Non-Owned Trailer Cover</p>		<p>Loss or Damage to the nominated Non-Owned Trailer or nominated Non-Owned Trailer Combination whilst it is in Your physical custody or control.</p> <p>The Sum Insured for any nominated Non-Owned Trailer or nominated Non-Owned Trailer Combination is the amount listed in the Schedule of Insured Vehicles and the automatic trailer in control benefit limit provided for the prime mover towing the nominated Non-Owned Trailer or nominated Non-Owned Trailer Combination does not apply – the Sum Insured listed in the Schedule of Insured Vehicles is the maximum We will pay in the event of Accidental Loss or Damage to the nominated Non-Owned Trailer or nominated Non-Owned Trailer Combination.</p> <p>Automatic and Nominated Non-Owned Trailer Covers are subject to the following additional conditions, benefits and definitions:</p> <p>We will not provide cover for Accidental Loss or Damage to a Non-Owned Trailer or for liability attributed to the lawful seizure of the Non-Owned Trailer or parting of title.</p> <p>An Excess amount of \$2,500 per Non-Owned Trailer will apply to any claim under this Non-Owned Trailer cover benefit. This Excess is in addition to any other Excesses that are applicable.</p>	<p>Benefit - Clarity and accommodation of Non-Owned trailer combinations</p>

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Accidental Loss or Damage – Automatic Non-Owned Trailer Cover	Cover under this benefit is extended to provide indemnity for claims made by the owner of the trailer for loss of use or loss of income as a result of a claimable event. Non-Owned Trailer Combination. This extension is limited to a maximum benefit of \$4,000 any one claim.	Owners loss of use or loss of income benefit, Cover under this benefit provides indemnity for claims made against You by the owner of the Non-Owned Trailer for loss of use or loss of income as a result of a claim which We have agreed to pay for Accidental Loss or Damage to a Non-Owned Trailer. The maximum We will pay for Non-Owned Trailer owners’ loss of income or loss of use under this benefit is \$10,000 in all any one claim or Event.	Increased, Sub-limit cover
Towing/Recovery/ Retrieval Costs	We will pay the reasonable costs of towing Your Vehicle to the nearest repairer or place of safety and pay for the reasonable storage cost of protecting Your Vehicle up to a maximum amount of \$100,000 per Event. You may provide Your own equipment for the purposes of towing or recovery of Your own Vehicle, with Our prior agreement. Any such towing or recovery undertaken by You shall be at cost without allowance for profit.	We will pay the reasonable costs of towing Your Vehicle to the nearest repairer or place of safety and pay for the reasonable storage cost of protecting Your Vehicle up to a maximum amount of \$100,000 per Event. You may provide Your own equipment for the purposes of towing or recovery of Your own Vehicle, with Our prior agreement. Any such towing or recovery undertaken by You shall be at cost without allowance for profit. We will not pay You for storage of Your Vehicle on Your own premises.	Clarity
PART B – BUSINESS INTERRUPTION (We do not cover:)	if You elect to handle or complete the repairs to Your Vehicle without our approval, which will not be unreasonably delayed or withheld;	Any loss if You elect to handle or complete the repairs to Your Vehicle without our approval	Clarity

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PART B – BUSINESS INTERRUPTION (We do not cover:)	if You continue to use the vehicle in instances where all the documentation and other criteria has been satisfied in accordance with the Benefit Period requirements, until such time that the Vehicle is delivered to the repairer for repairs to commence;	When Your Vehicle is operative following an Accident the Deferment Period begins at such time that the Vehicle is delivered to the repairer for repairs to commence;	Clarity
PART B – BUSINESS INTERRUPTION (We do not cover:)	if Your Vehicle was on hire or loan, or was in the possession of another party at the time of loss or Damage to Your Vehicle;	Any loss if Your Vehicle was on hire or loan, or was in the possession of another party at the time of loss or Damage to Your Vehicle;	Clarity
CONDITIONS APPLICABLE TO PART B	Not expressly specified in part B conditions	If We settle any Benefit Amount to You under Part B of the Policy and We consider a third-party to be liable for amounts We have paid under Part A Section 1 of the Policy then We may require additional information from You to assist with recovery of Our costs from such third-party. This information may include, but is not limited to, Your BAS statements and/or other documentation to support Your amount of loss of income whilst Your Vehicle was Inoperative.	Clarity - relevance of policy obligations
Part C Goods in Transit (Carriers) Insurance	Accidental Damage and Specified Perils	Accident or Malicious damage	Restricted perils no longer available

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PART C – GOODS IN TRANSIT (CARRIERS) INSURANCE, Goods We do not cover	Perishable Goods unless carried by a non - refrigerated or temperature controlled Conveying Vehicle within a radius not exceeding 400 kilometres from Your Home base or Depot;	Perishable Goods unless carried by a non -refrigerated or temperature controlled Conveying Vehicle within a radius not exceeding 600 kilometres from Your Home base or Depot;	Benefit - increased threshold
PART C – GOODS IN TRANSIT (CARRIERS) INSURANCE, Goods We do not cover	money (which means any coin or banknote), bullion, cheques, credit or other card sales vouchers, securities or shares, bonds, deeds, bills of exchange or any document that represents or is exchangeable for money;	money (which means any coin or banknote), bullion, cheques, credit or other card sales vouchers, securities or shares, bonds, deeds, bills of exchange or any document or token that represents or is exchangeable for money or any form of digital or cryptocurrency;	Clarity
PART C – GOODS IN TRANSIT (CARRIERS) INSURANCE, Goods We do not cover	cigarettes, tobacco/tobacco products	cigarettes, tobacco/tobacco products however this exclusion does not apply to small consignments or quantities of such products provided that the value of such products carried does not exceed \$20,000 and they are carried as part of a mixed load;	Benefit

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PART C – GOODS IN TRANSIT (CARRIERS) INSURANCE, Goods We do not cover	not mentioned	beer, wines, spirits and other alcoholic beverage products however this exclusion does not apply to small consignments or quantities of such products provided that the value of such products carried does not exceed \$20,000 and they are carried as part of a mixed load;	Exclusion added
DEFINITIONS APPLICABLE TO PART A, B AND C (UNLESS STATED OTHERWISE)	not mentioned	“Consequential Loss” means loss incurred by You as a consequence of the inability to use Your insured Vehicle(s) following theft or Damage resulting from an Accident, fire, storm or Malicious Damage	Definition added
DEFINITIONS APPLICABLE TO PART A, B AND C (UNLESS STATED OTHERWISE)	“Inoperative” means Your Vehicle is unable to be used following an Accident for which We have accepted a claim under Part A, Section 1 of the Policy. We will commence paying Your Benefit after Your Vehicle Vehicle arrives at the repairer where We have authorised repairs	“Inoperative” means the period during which Your Vehicle is unable to be used following an Accident or Theft which You have notified Us of and for which We have accepted a claim under Part A, Section 1 of the Policy. Your Vehicle shall not be considered as Inoperative for any period of time prior to You notifying Us of the claim.	Clarity

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DEFINITIONS APPLICABLE TO PART A, B AND C (UNLESS STATED OTHERWISE)	<p>“Vehicle” means the motor vehicle(s), Mobile Plant and/or trailer(s) including standard equipment supplied by the original manufacturer, plus any bull bars, driving lights, UHF or CB radios. It also includes sign writing, fixed phones, tools, accessories, tarps, gates, dogs, chains, binders, Power Take Off units, digging implements and appliances, but only whilst attached to, within or on Your insured Vehicle. The maximum We will pay for loss or Damage covered by the Policy for these items is \$5,000 per Event unless they are otherwise specifically and individually specified in Your Policy schedule.</p>	<p>“Vehicle” means the motor vehicle(s), Mobile Plant and/or trailer(s) including standard equipment supplied by the original manufacturer, plus any bull bars, driving lights, UHF or CB radios. It also includes sign writing, artwork, fixed phones, tools, accessories, tarps, gates, dogs, chains, binders, power take off units, digging implements and appliances, but only whilst attached to, within or on Your insured Vehicle. The maximum We will pay for loss or Damage covered by the Policy for these items is \$10,000 per Event unless they are otherwise specifically and individually specified in Your Policy Schedule</p>	Amended cover and increased sublimit
EXCLUSIONS APPLICABLE TO PART A, B AND C	not mentioned	<p>For any loss or Damage to Your Vehicle or liability incurred whilst Your Vehicle is in the possession of or being operated by another party under any form of Dry Hire arrangement unless We have been advised of and have agreed in writing to accept liability for such arrangement and You have paid or agreed to pay the additional premium, if any.</p>	Exclusion added

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EXCLUSIONS APPLICABLE TO PART A, B AND C	not mentioned	Any loss, damage or liability arising directly or indirectly from a Cyber Loss.	Exclusion added
Driver Experience Acceptability Table	standard table	expanded on our acceptability of drivers by including more years of experience and revising previous limits	Revised driver experience acceptability table
PART D - BUSINESS LIABILITY (excludes all liability in respect of:)	previously excluded by endorsement (this text) automatically	Cyber Loss Cyber Loss including any legal liability caused by or arising out of any Data Loss. Data Loss does not comprise physical loss or damage for the purposes of this exclusion clause or any other part of this policy. This exclusion shall not apply to any Cyber Loss, not otherwise excluded by this policy, incurred by or accruing to you in respect of any liability for any: physical damage to or destruction of third-party property; or Advertising Injury	added exclusion to PDS

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DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Computer System” means any computer, hardware, software, firmware and the data stored thereon, as well as associated input and output devices, data storage devices, networking equipment, components and storage area network or other electronic back up facility.</p>	Definition added
DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Cyber Act” means an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons.</p>	Definition added
DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Cyber Loss” means any actual or alleged loss, damage, legal liability, cost or expense caused by or arising out of any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.</p>	Definition added

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DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Computer Virus” means an executable program or computer code segment that is self-replicating, requires a host program or executable segment in which it can be contained, and which destroys or alters the host program or other computer code or data, causing undesired program or computer system operation.</p>	Definition added
DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Data” means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.</p>	Definition added
DEFINITIONS APPLICABLE TO ALL PARTS	not mentioned	<p>“Data Loss” means loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount relating to the value of such Data.</p>	Definition added

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ADDITIONAL BENEFITS APPLICABLE TO PART A SECTION 2 (Substitute vehicle)	You notify Us on the day of the substitution	You notify Us on the day of the substitution. or, if You are not able to notify Us on the day of substitution, as soon as reasonably possible thereafter.	Clarity
DEFINITIONS APPLICABLE TO ALL PARTS	“Aircraft” means other than model aircraft, any vessel, craft, device, thing, including unmanned aerial vehicles (UAV), and or balloons used for advertising or promotional purposes, made or intended to fly or move in or through the atmosphere or space.	“Aircraft” means other than model aircraft, any vessel, craft, device, thing, including unmanned aerial vehicles (UAV), drones and or balloons used for advertising or promotional purposes, made or intended to fly or move in or through the atmosphere or space.	Definition updated

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