



Vero Motor Fleet

Policy number: **MSL016505494**

This Schedule is to be read in conjunction with your Product Disclosure Statement (PDS). Please read and check all the information is correct and complete. If any changes need to be made please contact us.

Policy:	Vero Motor Fleet
Intermediary:	JUA
Period of Insurance:	4:00pm on 30 September 2023 to 4:00pm on 30 September 2024
Insured:	Lions Club of Australia
Business description:	Voluntary Service
Interested Party:	There are No Interested Parties noted
Type of cover:	Comprehensive and/or Legal Liability Only as per the agreed schedule of vehicles
Vehicles:	As per the agreed schedule of vehicles
Insured Amount:	Part 1 - Loss or damage: Cars, vans, utilities, motorcycles, or 4WD's of less than two tonne carrying capacity: Market Value All other vehicle types: Market Value or the amount shown in the agreed schedule of vehicles, whichever is less Part 2 - Legal Liability: \$50 million for any claim not involving dangerous goods \$1 million for any claim involving dangerous goods
Garaged postcode:	As per the agreed schedule of vehicles
Situation:	Anywhere in Australia
Optional benefit:	Annual Vehicle Declaration – all vehicle types

Pricing option:

Conventional

Premium:

Premium:	\$	229,150.00
Fire Service Levy:	\$	467.00
GST:	\$	22,961.70
Stamp Duty:	\$	19,343.50

Total: \$ 271,922.20

Commission:

10.00% plus GST. This is included in the above premium.
Commission is not payable on Fire Service Levy, GST or Stamp Duty.

Vehicle Categories:

Unit Premium:

Basic Excess:

Sedans and < 2 tonne Vehicles - 54:	\$	500	\$	750
Commuter Busses - 8:	\$	750	\$	750
Trucks - 15:	\$	1,000	\$	1,000
Prime Movers - 2:	\$	1,500	\$	1,000
Mobile Plant & Equipment - 18:	\$	500	\$	500
Trailers/Caravans & Cool Rooms under \$50k - 784:	\$	200	\$	300
Trailers/Caravans & Cool Rooms above \$50k - 21:	\$	350	\$	500
Amusement Device - 10:	\$	500	\$	500

Unit Premium excludes Fire Service Levy, GST and Stamp Duty.

Total number of vehicles declared at the beginning of the period of insurance: 912

Excess:

Basic Excess:	As per above
Trailers/Caravans & Cool Rooms	Basic excess + \$200 whilst On Hire or Loan
Mobile plant & Mobility devices	Basic excess + \$250 whilst On Hire or Loan
Inexperienced Excess:	\$250
Age Excess:	\$750 – Drivers 16-20 yrs \$300 – Drivers 21-24 yrs

Excesses are cumulative and apply to all claims, unless stated otherwise. For each event, or series of events arising from the one originating cause you will bear the amount of the excess in respect of each insured vehicle, unless stated otherwise.

If you add an additional vehicle that we consider to be hi-performance, exotic, or luxury, a different Basic Excess may be applied. This excess will be shown on the schedule we issue to you for the additional vehicle.

Refer to the PDS for the Age or Inexperienced Driver Excess that applies to prime movers and any other excesses that may apply to your claim.

Maximum radius of operation:

All vehicle types: Australia wide

Endorsements:

The following endorsements apply to your policy. Capitalised words used in the endorsements have the same meaning given to them in the PDS unless they are defined differently in an endorsement. If they are defined differently in an endorsement that definition only applies to that endorsement.

AGREED VALUE ENDORSEMENT

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Your Vehicle is insured by us on an Agreed Value basis.

Please refer to pages 24 to 25 of your PDS for details of how we will settle a claim under Part 1. Further, please refer to 'How the Goods and Services Tax (GST) affects this insurance' on page 9 of your PDS for an outline of the effect of GST on your Policy.

MOBILE KITCHEN GENERAL EXCLUSION

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Under the heading "General exclusions" on page 35 of the PDS the following new exclusion is added:

"Mobile Kitchen General Exclusion

We will not pay for any theft, Loss, Damage or Legal Liability occurring in connection with your Vehicle when your Vehicle is being used as a mobile kitchen."

For the purposes of this Endorsement, "mobile kitchen" means that your Vehicle is stationary for the purposes of cooking, baking, and/or heating or whilst any oven/ heating elements are on or in use.

SHOWMAN'S DEVICE EXCLUSION ENDORSEMENT

Under the heading "General exclusions" on page 35 of the PDS the following new exclusion is added:

"You are not covered under this Policy for Loss, Damage or Legal Liability when at the time of the Event resulting in such Loss, Damage or Legal Liability, your Vehicle was:

(a) being used in or as part of a show, carnival or festival attraction, parade float, or for any other similar activity; or

(b) assembled or disassembled for the purposes specified in (a) above, parked, stationary, static or no longer being driven by or in the charge of an Employee or Authorised Driver."

We are also excluding section 2 cover in its entirety for the following vehicles:

Make	Model	Year	Sum Insured	Rego No
Custom Built	Amusement Device	2000	3,000.00	34135-C
Custom Built	Passenger Carriages	2000	2,000.00	34136-C
Custom Built	Lawn Mower/Carriages	2000	6,000.00	UNREG.
Custom Built	Train & Carriages	2000	15,000.00	UNREG
Custom Built	Amusement Train & Trailer	2000	20,000.00	R19781
TBA	Amusement Trailer and Carriage	2000	25,000.00	34208C
Custom Made	Amusement Train & Carriages	2000	1.00	NSV 920
Custom Built	Merry Go Round	2000	4,000.00	CD7027
Custom Built	Merry-go-round	2000	1,000.00	UNREG
Custom Built	Train & Trailer	2000	20,000.00	B76-013
Custom Built	Carriages	2000	2,500.00	UNREG

Your responsibilities

Keeping us up to date

During the period of insurance and at each renewal, you must tell us as soon as possible of any of the following changes (for which we may require you to pay an additional premium to maintain cover):

- ▼▼ any change in the nature or type of business you carry on, including its permanent discontinuance, insolvency or its being placed in administration, voluntary administration or having a receiver appointed;
- ▼▼ any conversion or modification to your vehicle made by someone other than the manufacturer. For example, if you give your vehicle wider tyres or wheels, or lower its suspension;
- ▼▼ you change your address, your vehicle, your vehicle's garaged postcode or the way you use your vehicle; or
- ▼▼ any additional vehicle that you acquire, purchase, or lease, hire or borrow that is not of a similar type or kind of vehicle as specified in the agreed schedule of vehicles.

You must tell us at the commencement of your policy and at each renewal if you ('you' does not include an authorised driver unless they are also an insured) have been:

- ▼▼ declared bankrupt;
- ▼▼ unable to pay any debts or liabilities as they fell due;
- ▼▼ placed in administration, voluntary administration or had a receiver appointed;
- ▼▼ refused insurance or had any insurance cancelled or declined in the past 5 years; or
- ▼▼ convicted of a criminal offence relating to murder, firearms, arson, alcohol, drugs, burglary, housebreaking, theft, robbery, receiving stolen goods, fraud, criminal or willful damage or injury or assault to anyone. However, these convictions do not need to be declared if the conviction is more than 3 years old.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- ▼▼ reduces the risk we insure you for;
- ▼▼ is common knowledge;
- ▼▼ we know or should know as an insurer; or
- ▼▼ we waive your duty to tell us about.

If you do not tell us something

If you are unsure it is better to tell us. If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed. The duty of disclosure applies to every person or organization insured under the policy. If you fail to comply with your duty of disclosure we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning

We appreciate privacy is important to you. We are committed to protecting your personal information.

For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.vero.com.au/privacy or call us on 1300 888 073.

Issue Date: 11 September 2023