

# Downtime/Business Interruption

## OPTIONAL COVER

- Downtime/Business Interruption is an extension available to GT Commercial Motor Vehicle Insurance Policy holders offering the insured significant financial benefits in the event of their vehicle not earning an income whilst off the road being repaired due to an insured event.
- This cover is available to policies covering 1 to 9 trucks (with a GVM > 5 tonnes) where insured on a comprehensive basis.
- Downtime/Business Interruption is available on new policies or can be endorsed to or at renewal for existing policies.

## How will your customers pay for the following overheads after an accident?

- Finance repayments on the vehicle
- Ongoing business expenses. e.g. wages
- Insurance premium funding payments
- Workers' Compensation instalments
- Family living expenses. e.g. mortgage or rental payments
- School fees
- Utility bills
- Food and essentials
- Private. e.g. family vehicle loan repayments

## Cover available

- From 1 to 4 months cover – nominate the monthly period and limit of cover required per vehicle.
- Deferment (excess) period – 7 days from the date the vehicle arrives at chosen repairers for completion of repairs.

## Excluded vehicles:

- Plant and machinery
- Pit mining activities
- Vehicles used for the transportation of refrigerated goods
- Vehicles working within the confines of airports or providing airside services
- Vehicles capable of being used on rails or water
- Buses and coaches
- Tow trucks
- Motor trade risks
- Vehicles on dry hire
- Underground mining
- Mobile cranes
- Forklifts and the like



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