



Delta Commercial Motor Vehicle
Limits And Excesses



The following Limits and Excesses apply per event, unless otherwise noted:

SECTION 1: AUTOMATIC EXTENSIONS	Limit Payable	Excess
Authorised Drivers Personal Effects	\$5,000	standard policy
Claim Preparation Costs	\$5,000	\$500
Completion of Journey Costs	\$5,000	standard policy
Death by Accident	\$10,000	standard policy
Diesel Exhaust Fluid	\$25,000 per event	standard policy
Disability Modifications	\$5,000	standard policy
Electric / Hybrid / Hydrogen vehicle cover	\$50,000	standard policy
Expediting Expenses	\$5,000	standard policy
Family expenses on Hospitalisation	\$5,000	standard policy
Financial Charge	\$15,000	standard policy
First Aid Kits	\$2,500	standard policy
Property in Transit – Your own property	\$5,000	standard policy
Keys and Locks	\$5,000	standard policy
Load Recovery	\$5,000	standard policy
Psychological Counselling	\$3,500	standard policy
Recovery Costs	\$1,000	standard policy
Repair Authority	\$5,000	standard policy
Salvage and Safety	\$1,000	standard policy
Theft – Hire of Alternative Vehicle	\$5,000	7 days

SECTION 1: OPTIONAL EXTENSIONS	Limit Payable	Excess
Loss of Use / Loss of Profit	as selected	as selected

SECTION 2: COVER FOR THIRD PARTY LIABILITY	Limit Payable	Excess
Third Party Liability	\$20,000,000	standard policy
Litigation Defence Costs	\$1,000,000	standard policy

SECTION 2: AUTOMATIC EXTENSIONS	Limit Payable	Excess
Airside Liability	\$2,500,000	standard policy
Clean Up Costs	\$20,000	\$500
Financial Charge	\$5,000	standard policy
Movement of Other Vehicles	\$100,000	standard policy
Punitive or Exemplary Damages	\$500,000 per period	10% of any sum awarded min. \$5,000
Reparations	\$10,000,000	standard policy
Substitute Vehicles	\$500,000	standard policy
Substitute Vehicles – Consequential Loss	\$50,000	standard policy
Vibration or Weight Damage	\$500,000	\$2,000

SECTION 2: OPTIONAL EXTENSIONS	Limit Payable	Excess
Property in Transit – Third party property	\$5,000	standard policy
Principal's Indemnity	\$20,000,000	standard policy

SECTION 1 AND 2: AUTOMATIC EXTENSIONS	Limit Payable	Excess
Additions and Deletions	\$450,000	standard policy

SECTIONS 1 AND 2: OPTIONAL EXTENSIONS	Limit Payable	Excess
Difference in Excess	\$5,000	\$500
Employees' Vehicles	\$50,000	\$500
Rental Vehicles	as selected	standard policy

ENDORSEMENTS:	Limit Payable	Excess
Newly Licenced Driver Excess	\$1,000	standard policy
Passenger's Personal Effects	\$5,000	standard policy

EXCESS	Limit Payable	Excess
Under 21 Excess	N/A	\$1,000
Under 25 Excess	N/A	\$500