



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	standard policy
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
Employee vehicles	\$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
Rental Vehicles	\$150,000	standard policy
Rental Vehicles – consequential loss	\$75,000	standard policy
Repair Authority	\$5,000	standard policy
Theft – Hire of Alternative Vehicle	\$5,000	7 days

SECTION 1: OPTIONAL EXTENSIONS	Limit Payable	Excess
Loss of Use / Loss of Profit	not selected	not applicable

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	standard policy
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
Rental Vehicles	\$20,000,000	standard policy
Reparations	\$10,000,000	standard policy
Substitute Vehicles	\$500,000	standard policy

<b>Substitute Vehicles – Consequential Loss</b>	\$50,000	standard policy
<b>Vibration or Weight Damage</b>	\$500,000	\$2,000

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

<b>SECTION 1 AND 2: AUTOMATIC EXTENSIONS</b>	<b>Limit Payable</b>	<b>Excess</b>
<b>Additions and Deletions – Section 1</b>	\$450,000	standard policy
<b>Additions and Deletions – Section 2</b>	\$20,000,000	standard policy
<b>Electric / Hybrid / Hydrogen vehicle cover – own damage</b>	\$50,000	standard policy
<b>Electric / Hybrid / Hydrogen vehicle cover – third party damage</b>	\$20,000,000	standard policy

<b>SECTIONS 1 AND 2: OPTIONAL EXTENSIONS</b>	<b>Limit Payable</b>	<b>Excess</b>
<b>Difference in Excess</b>	\$5,000	standard policy

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

<b>EXCESS</b>	<b>Limit Payable</b>	<b>Excess</b>
<b>Under 21 Excess</b>	not applicable	\$1,000
<b>Under 25 Excess</b>	not applicable	\$500