The Motor Vehicle policy covers loss of and/or damage to all registered sedans, wagons, vans and utilities owned, operated, hired, borrowed, leased, or used by the ANU and ANU Enterprise Pty Ltd.

These vehicles are covered for the Market Value at the time of loss or damage, except vehicles with less than 12 months registration (from first registration date) which are covered for replacement value. They are also covered for Third Party Property Damage for up to $30,000,000.

The Motor Vehicle policy also covers registered trailers, mobile plant and machinery and transit buggies for Third Party Property Damage only, for up to $30,000,000.

A deductible of $1,000 applies to each and every claim other than for broken or cracked windscreens, which is nil.

**Major Exclusions**

- Unlicensed Drivers
- Driving under the influence of drugs and/or alcohol
- Vehicle hired to external parties
- Vehicle overloading
- Unroadworthy or unsafe vehicles
- Lawful seizure
- War, terrorism, radioactivity, nuclear perils

**Claims**

In the event of loss or damage to a motor vehicle (at the scene), you should:

1. Not admit fault
2. Ensure compliance with state or territory policy reporting procedures
3. Endeavour to obtain:
   - Other vehicle driver’s name, address, licence number;
   - Owners name, address, phone number;
   - Make, type and registration number of the other vehicle;
   - Insurance Company details of the other vehicle (if possible);
   - Witness details.
4. Make arrangements for the safety/towage of the vehicle.

**After the Accident**

The ANU Fleet Office must be notified of an accident. They will arrange for the vehicle repairs to be quoted. The Driver is responsible for completing Claim Form and forwarding to ANU Fleet Office as soon as possible, together with Authority to Charge the Excess.