

## **What is the VHCA Insurance Scheme?**

The Victorian Hire Car Association are pleased to present an exclusive offer for members to get a better deal on Hire Car Insurance through our sponsor Simplex Insurance Solutions.

This Hire Car Insurance product has been specifically designed with your needs in mind from experienced taxi and truck experts ATL Insurance Group, underwritten by the global financial services business Hollard Insurance.

Simplex Insurance Solutions will be distributing the product exclusively to VHCA members and negotiating with ATL to ensure that the insurance premiums are competitive, keeping in mind that the product is being built to last so that you can be assured of consistent pricing year after year.

### **Key Benefits Include:**

- No Call Centres - 24/7 Emergency Claims Assistance from Simplex Insurance
- Commitment to providing an ongoing service to VHCA Members
- 12 Month New Vehicle Replacement
- Finance Gap Cover up to 20%
- Agreed Sum Insured on vehicle accessories
- Own Choice of Repairer
- Express Repairs with Hello Claims
- Optional Dash Cam Benefit to receive a further 10% Discount and \$250 Excess reduction
- Optional Business Liability Extension

### **How To Get A Quote:**

Contact Simplex Insurance Solutions on 1300 309 237 or [info@simplexinsurance.com.au](mailto:info@simplexinsurance.com.au) with the following information:

- Your Name and Contact Details
- VHCA Member Number
- Claims History showing no more than 2 At Fault Claims in the last 5 years for any one driver

The team at Simplex will then be in touch to obtain further information from you and provide a free, no obligation quote.

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## **Why do I need Hire Car Insurance?**

Did you know that all standard car insurance policies exclude cover when you're carrying passengers for hire, fare or reward?

This means that your insurer can decline to pay your car insurance claim, even if the fact that you had a passenger on board had nothing to do with the accident.

If you have a small accident there might be no reason for the insurer to find out that you were carrying a passenger, but what if it was a major accident? What if there were photos showing signwriting on your car? What if the accident report showed that there was someone sitting in the back seat of the car rather than the front passenger seat?

You could be paying for an insurance policy that may not pay out when you actually need it to, leaving you thousands of dollars out of pocket – even if it wasn't your fault!

Your insurance policy is a legally binding contract so it's important that you understand the fine print. If you're not sure that your policy will cover you correctly you can contact the team at Simplex Insurance for a free insurance review and quote that will cover you when it counts.

### **Why do I need 3 types of Insurance for my Hire Car business?**

Whether you've been driving for 20 years or 20 days there's always the risk that something can go wrong, so it's important that you have the right insurance in place to protect you and your business.

In Victoria, TAC insurance is included in your vehicle registration, and this covers the expenses incurred with personal injury to anyone involved in a transport accident.

But what about damage to property? If you hit another car, a building or even a traffic sign you are legally liable for the damage caused, and this is covered by the Third Party Property Damage section of your Car Insurance policy. These days the limit can be anywhere from \$30mil to \$40mil which may sound like a lot, but the reason the limits are so high is because this is what a claim can add up to.

Then there are things that can happen in the course of your business which don't come under TAC or Third Party Property Damage, which is why it's important to also have Business Liability Insurance.

If you were to accidentally shut a car door on a friend's fingers they'll probably yell at you for a little while, but then forgive you and move on. If you were to do the same thing to a customer – all bets are off. There is nothing stopping them from suing you for their injuries, and if you don't have the right insurance you'll be up for your own solicitor in addition to the other person's damages and legal fees.

Other claims that fall into this category can include damage to a customer's luggage, copyright infringement or a customer getting hurt whilst getting in or out of your vehicle.

Having this additional cover for Business Liability Insurance may feel like just an added expense for your business, but for a few hundred dollars per year it save you thousands.

To make sure you have the right insurance for your business contact the team at Simplex Insurance for a free review and quote to make sure your policy will pay out when it counts.