

Yellow Cover Benefits

What is it?

From the smallest mobile plant item through to the largest and most complex infrastructure projects, Yellow Cover gives you the industrial strength protection that only one name can offer. We've taken our wealth of experience, an innovative approach and local expertise across the country to deliver an industry-leading policy for your mobile plant and equipment.

Who is it for?

If you're an owner-operator, earthmover or civil contractor, work in quarry and mining or farming and agricultural operations, then Yellow Cover Mobile Plant & Equipment Insurance then have a look at Yellow Cover Mobile Plant & Equipment Insurance. We are also proud to offer complete cover for the Plant and equipment Hire industry as well.

What kind of Cover does it offer?

Yellow Cover Mobile Plant & Equipment Insurance offers the inclusion of more than 50 automatic benefits. Add to this our award-winning Accident Assist service, our Premium and Local Repairer networks, our Repair Guarantee, essential local knowledge from capital cities to regional centres across Australia and value for money premiums. You won't do better than Yellow Cover.

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Cover

Policy Product 1 – Mobile Plant and Motor Vehicles

Automatic Benefits

Section One – Material Damage	
Working Accessories	\$10,000
New for Old Replacement – Motor Vehicles	3 yrs
New for Old Replacement – Mobile Plant	2 yrs
Finance Payout	25% SI
Recovery Cost – Motor Vehicles	Reasonable cost
Recovery Cost – Mobile Plant	\$250,000
Recovery Cost – No Loss	\$50,000
Appreciation/Escalation	25% SI
Dry Hire	Automatic
Hired in Plant – Auto Limit	\$50,000
Subrogation Waiver (Wet Hire)	Automatic
Emergency Accommodation Cost	\$2,500
Hire Vehicle After Theft	30 Days / \$10,000
Hire Vehicle Difference in Excess	Automatic
Journey Continuance	\$5,000
Modification for Disablement	\$10,000
Novated Lease	Automatic
Return of vehicle (Theft)	\$25,000
Two wheeled Box Trailers	\$2,000
Cost of Repatriating Operator	\$5,000
Death Away from Home	\$2,500
Family Expenses (Operator Hospitalised)	\$3,500
Funeral Expenses	\$10,000
Personal Effects	\$3,000
Trauma Counselling	\$5,000
Emergency Repairs	\$5,000
Expediting Expenses	\$25,000
Maritime Liab (Cover for General Average)	Automatic
Locks and Keys	\$10,000 /item (\$50,000 Aggregate)
Reward Costs	\$5,000
Signwriting	Reasonable Costs for Pre-existing
Windscreens	\$5,000 Aggregate

Optional Benefits:

Section One – Material Damage	
Overseas Airfreight	\$50,000
Extended Dry Hire - Mobile Plant Damage Waiver	Up to level in hire agreement
Down Hole Cover	\$50,000
Mounted on Water Craft	Sum Insured
Agreed Value	As per sum insured noted on policy
Underground	Sum Insured
Market Value Plus	Lesser of MV+15% or SI

Section Two – Road Risk Liability	
Road Risk Limit of Liability	\$50,000,000
Dangerous Goods Limit	\$2,500,000
Non Dangerous Good Clean up	\$250,000
Asbestos (Clean Up Only)	\$250,000
Defence Costs	Limit of Liability
Principal Indemnity	Limit of Liability
Car parks	Limit of Liability
Coronial Representative Cost	\$50,000
Cross Liability	Limit of Liability
Contract Drivers	Limit of Liability
Substitute Motor Vehicle	Limit of Liability
Disabled Motor Vehicle - Tow (Not for Reward)	Limit of Liability
Fire Police Emergency services	\$25,000
First Aid Cost	\$2,500
Motor Vehicle test driven	\$100,000

Section One and Two	
Automatic Inclusions	\$500,000 / 45 days
Accidental Overweight	Sum Insured
Acquired Companies	Sum Insured / 45 days
No Fault Excess	
Additional Interests (Finance Interested Party)	As Noted
Damage to Lifted Goods / Goods on Hook Auto Limit	\$100,000
Proprietors Protection	Automatic
Trailer in Control - Material Damage	\$100,000
Trailer in Control - Third-Party Damage	Limit of Liability
Public Relations / Crisis Management	\$75,000

Section One – Business Interruption Extensions	
Hire Cost - Substitute	\$100,000
Ongoing Hire Cost	\$100,000
Finance Payment Protection	\$50,000
BI Cover (Available in Package Business)	Weekly Payment

Section One and Two	
Goods on Hook	As noted on Policy
* Burning Cost Premium Adjustment	Premium Adjusted
* Aggregate Excess	
* Stop Loss	Loss > stop loss SI
* Claims Experience Discount	
Crane Multi Lift	Sum insured
Trade Plates	Limit of liability \$75,000

Policy Product 2 – Liability

Automatic Benefits:

Policy Product 2 Limit of Liability	Limit of Indemnity on Policy Schedule
Care, Custody, Control	\$250,000
Vibration, Removal of Supports	\$250,000
Cross Liability	Limit of Liability

Principal's Liability	Limit of Liability
Wrongful Delivery of Concrete	Limit of Liability
Roads and Maritime Services	\$500,000
Movements of Other Machines	Limit of Liability