

Motor Vehicle Cover Overview

Cover is provided to WA Government agencies that participate in the RiskCover Fund, for loss of or damage to any registered vehicle belonging to, hired, leased, borrowed or in the care, custody or control of the agency, from any cause or event (not otherwise excluded) happening anywhere in Australia and; for legal liability for damage to property and injury (other than compulsory third party liability) resulting from an accident caused by the use of a vehicle, goods falling from or being carried by the vehicle or by and during loading and unloading.

What is the agency responsible for?

- completing the motor vehicle section of the annual Self Insurance Risk Declaration (SIRD);
- immediately notifying the Insurance Commission of any circumstances likely to give rise to a claim;
- submitting a motor vehicle claim online or completing a [motor vehicle claim form](#) and supporting documentation; and
- not admitting liability without The Insurance Commission's prior approval.
- obtain a repair estimate from a licenced repairer of its choosing. Under no circumstances do we recommend a repairer to a client/agency or third party.

What's covered?

- current market value or replacement value (new for old) where the vehicle is a total loss within 12 months of its date of original registration. For a total loss of a leased vehicle the hirer termination value will apply;
- hire costs (subject to a three day excess for insured vehicles, but no excess applies to third party liability claims);
- taxi fares;
- transit within Australia;
- employees, board or committee members and volunteers using their own vehicle whilst on agency authorised business or activity with the consent of the agency;
- replacement of stolen keys and subsequent replacement of locks;
- clean up costs and removal of debris arising from goods falling from the vehicle;
- freight costs;
- expediting costs (including overtime work);
- towage and protection costs; and
- costs incurred in returning a recovered stolen vehicle.

What's excluded?

- loss of use of the vehicle;
- depreciation, wear and tear, rust, corrosion, structural failure or mechanical or electrical breakdown or failure;
- damage to tyres by application of brakes or by road punctures, or cuts or bursts;
- loss, damage or liability where the driver is alcohol or, drug affected
- unlicensed drivers;
- unroadworthy or unsafe vehicles; and
- intentional damage.



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