

FUSE FLEET RISK APPETITE

Commercial fleet cover, driven by data.

Motor fleet insurance for Australian commercial fleets of 15+ vehicles, supported by GPS, telematics or app-based driving data.

Fuse Fleet helps brokers assess fleet risk, place suitable accounts and support customers with digital claims, driver insights and practical fleet risk tools.

● AT A GLANCE

BEST FIT

- Fleets with 15+ vehicles
- Passenger and light commercial fleets.
- Mixed fleets up to 50% heavy and plant.
- Electric vehicle fleets.
- GPS, telematics or app-enabled fleets.
- Clients focused on claims performance and driver behaviour.

REFER FOR REVIEW

- New ventures establishing or expanding a fleet.
- Accounts with prior claims history.
- Fleets with up to 10% New Zealand exposure.
- Mixed schedules with heavy, plant or specialist vehicles.
- Risks where driving data can be captured through the app.

OUTSIDE APPETITE

- Caravans and motor homes.
- Couriers and agricultural vehicles.
- Exotic and high-end prestige vehicles.
- Chauffeur vehicles, taxis and motorcycles.
- Modified, muscle, vintage, collectible or custom vehicles.

● WHY PLACE WITH FUSE FLEET

- 01 DATA-LED UNDERWRITING**
Premiums informed by fleet performance, claims history and driving behaviour.
- 03 CLAIMS CONTROL**
24/7 portal visibility, app or QR incident capture and dedicated claims support.

- 02 RISK INSIGHTS**
Driver score, trip history, crash risk insights and AI Coach.
- 04 BROKER SUPPORT**
Clear appetite, account management and tools for customer conversations.

● KEY POLICY BENEFITS

- ✓ Auto additions and deletions.
- ✓ Excess-free windscreen.
- ✓ Dedicated claims support with 24/7 visibility.
- ✓ New replacement vehicle for up to 24 months.
- ✓ Excess-free when a third party is identified and at fault.
- ✓ Choice of repairer.

CLAIMS MANAGEMENT

Stay informed from incident to resolution.

- ✓ 24/7 visibility through the Fuse Fleet claims portal.
- ✓ App or QR code incident capture at the scene.
- ✓ Early capture of images, driver details and supporting data.
- ✓ Repair coordination, third-party intervention and excess recovery support.

FUSE FLEET APP

Your tool for analysing driving data and helping fleets drive safely.

- ✓ Driver score
- ✓ Trip history
- ✓ Crash risk insights
- ✓ AI coach

