FUSE FLEET
RISK APPETITE GUIDE

Commercial fleet insurance. **What's covered.**

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

WHAT'S COVERED

- Fleets from 15 vehicles, with no upper limit.
- Passenger and light commercial fleets.
- Mixed fleets up to 50% heavy and plant.
- GPS, telematics or app-enabled fleets.
- Customers 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% NZ 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.
- Agricultural vehicles.
- Exotic and high-end prestige vehicles.
- Chauffeur vehicles and taxis.
- 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.

02 **RISK INSIGHTS**
Driver score, trip history, crash risk insights and the Fuse Fleet Coach.

03 **CLAIMS CONTROL**
24/7 portal visibility, app or QR code incident capture and dedicated claims support.

04 **BROKER SUPPORT**
Clear appetite, account management and tools for customer conversations.

KEY POLICY BENEFITS

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

CLAIMS MANAGEMENT

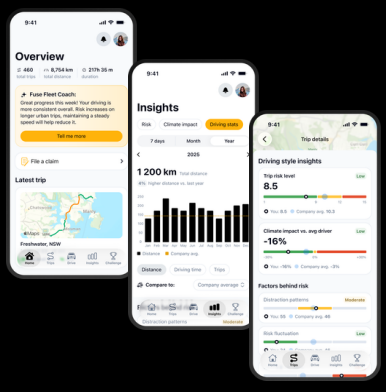
Stay informed from incident to resolution.

- 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 DRIVE APP

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

- Real-time risk insights
- Fuse Fleet Coach
- File claims from the app
- No telematics required



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