



Driving force

The Lumley transport story. Driving better business

Experience. Our difference

Lumley 

**Welcome to Lumley
and our commitment to
the transport industry.
We've been serving the
transport industry since
our company began.
That's over 50 years
of understanding the
issues, coming up with
solutions and working
hard at getting better at
what we do. It's a legacy
we're really proud of.**

Lumley is transport

We are the insurance leader in the heavy transport industry. That's no idle claim. We have an intimate knowledge of what makes it tick because we're an insider. If there is a conference or an event, you'll see us there as a sponsor and participant.

It's not just a case of being close to the action – its about being involved, whether it's making submissions to proposed law changes or helping to make things happen at an industry level.

We understand that transport makes a vital contribution to the economy as it moves products and people around the country. And it's important that this is done in the safest and most cost-effective way possible. So we'll play our part, and continue to work towards making a real difference to how well the transport industry operates.

So what do we mean by 'making a difference'?

We have created a new division which is dedicated to transport. We call this our Transport Centre of Expertise – one team of fleet risk managers, motor assessors, underwriters and claims people, who can provide:

- » Rapid responses to enquiries
- » Prompt access to the best insurance brains
- » Quicker and more accurate decisions
- » Immediate responses to unusual situations

The right answers first time.

And there is more. Because we recognise that each transport operator has unique needs, we have created a number of insurance offers, which are specifically tailored to meet a range of different needs, including unique benefits you can only get through Lumley.

Crash Scene Assistance

0800 11 11 08

Here's a fact of life. Accidents happen. So what can be done to deal with them quickly and effectively to minimise the disruption to your business?

Deal with the experts

We're experienced in dealing with all manner of freight. That's one thing. The other is we know your industry and we know your heavy motor vehicles.

All of this means that we send the right tow truck, to the right place, at the right time. This will help to minimise damage to vehicles and unnecessary loss of freight. And it will make sure that assessment and repairs will happen quicker.

Comprehensive coverage

It's 24/7. It doesn't matter whether it's 3pm or 3am. It's nationwide. It doesn't matter whether it's Te Puke or Te Anau. We'll get to your vehicle 'as soon as'.

Practical assistance

As well as vehicle salvaging, we can take care of the road clean-up, any environmental issues and driver support if it's needed. That means you're free to focus on the needs of your business.

And the benefits?

- » Things will start happening at the crash scene faster
- » The immediate cost of salvage is reduced
- » The potential loss of freight is minimised
- » Vehicle assessment occurs more quickly
- » Your vehicle will be back on the road faster.

Provide yourself with the security of knowing that when an accident happens, our team of experts is ready to respond.

If you want to know more about the Crash Scene Assistance service, simply call your Broker.

For heavy motor vehicles only.



Let's Torque

Fleet Risk Management

Who'd have thought that you'd turn to your insurance company for improving profits? Or advice on sleeping, lowering fuel bills, training and recruiting drivers, logistics, fleet maintenance and in-vehicle cameras.

Prevention is better than cure

Torque Fleet Risk Management's unique services help you save time and money, by reducing accident rates and avoiding losses in the first place. By understanding your business, we can tailor a comprehensive programme for you that identifies and limits risk.

The key features of the Torque Offer include:

In-vehicle cameras

In-vehicle cameras are to the transport industry what the 'black box' is to the aviation industry. As single or dual facing, these cameras provide a video clip with audio, anytime one of your vehicles is in a high risk situation or involved in unusual motion.

It's a known fact that safe driving is also the most cost effective driving – impacting on all key costs including fuel, engine and tyre wear, vehicle repairs, accident repairs and insurance.

Everywhere these devices have been used by operators and drivers who have experienced marked improvement in driving habits, providing real cost savings for transport operators.

Torque Data

Torque Data is an online Fleet Management system that enables you to monitor your vehicle fleet performance. This includes recording and maintaining vehicle and staff details, recording and analysing crash and incident frequency rates and other relevant data. It also allows you to submit online vehicle claims and create crash and incident analysis reports.

Resources

We will provide you with the tools, services and support you need to cost effectively manage your transport fleet. Achieving compliance and ensuring the safety of your employees.

Starting with a free safety assessment, we will build a picture of your situation and then tailor a strategy that will address your fleet management issues long-term.

Expert Team

Torque Fleet Risk Management programmes are prepared and delivered by a team of the most experienced commercial fleet risk experts in the business.

Contact your Broker to find out more.



Who'd have thought that you'd turn to your insurance company to improve profits?

Seg- men- ta- tion

Size counts

What does a two-truck operation have in common with a 62-vehicle fleet?

Of course there are similarities, but there are some fundamental differences. We understand those differences and have tailored our insurance packages to meet the specific needs of each segment in the transport industry. So when we say size counts, we mean no matter how big or how small, every transport operator deserves a different, targeted solution.

Our insurance offer has been re-packaged to meet the needs of four distinct segments. It stands to reason that if each segment has a different organisational profile and access to resources, they should be treated differently.

The components of the offer are designed to be accessible, affordable and relevant. And as a package, our offer puts as much emphasis on accident prevention as it does on policies and dealing with claims.

All this is something that needs to work for you. We want to help you grow your business, so if there is something that doesn't work, let us know and we'll do something about it.



One size does not fit all. So we have created fact sheets that run through the elements of each available segment. See over for a short overview, or ask your broker for more information:

S M L x L

Segmentation overview

Contact your broker for additional information and for further advice.

<p>S Small 1-4 vehicles</p>	<p>M Medium 5-15 vehicles</p>
<p>The Small segment includes: Differentiated rating, Torque Data, TOP pak™, Crash Scene Assistance service, Subsidised In-vehicle camera, Self-Assessment Fleet Risk Management and Premium Funding.</p> <p>Benefits include: A range of preventative tools, a fair-minded approach to pricing, premiums based on your actual risk, a complete transport package, one provider, a high quality customer experience, fast service delivery and total assurance.</p>	<p>The Medium segment includes: Differentiated rating, Torque Data, TOP pak™, Crash Scene Assistance service, Subsidised In-vehicle camera, Premium Funding, Free Torque Fleet Risk Management Safety Assessment, Discounted Accident Risk Management profiling.</p> <p>Benefits include: A range of preventative tools, a fair-minded approach to pricing, premiums based on your actual risk, a complete transport package, one provider, a high quality customer experience, fast service delivery and total assurance.</p>
<p>L Large 16-50 vehicles</p>	<p>XL Extra Large 51+ vehicles</p>
<p>The Large segment includes: Torque Data, Crash Scene Assistance service, Subsidised In-vehicle camera, Discounted Accident Risk Management profiling, Modelled premium rating, Premium options, Dedicated claims team.</p> <p>Benefits include: A range of preventative tools, a fair-minded approach to pricing, premiums based on your actual risk, a complete transport package, one provider, a high quality customer experience, fast service delivery and total assurance.</p>	<p>The Extra Large segment includes: Torque Data, Crash Scene Assistance service, Subsidised In-vehicle camera, Modelled premium rating, Discounted Accident Risk Management profiling, Opportunity to join the Benchmark Club, Fleet Risk Manager presentations, Subsidised Torque Fleet Risk Management Review.</p> <p>Benefits include: A range of preventative tools, a fair-minded approach to pricing, premiums based on your actual risk, a complete transport package, one provider, a high quality customer experience, fast service delivery and total assurance.</p>

Vehicle = powered units involved in cartage

Our commitment to you

How we will work with you

We don't just sell insurance. We want to provide you with a service where we completely understand your needs and use our expertise to develop solutions that are relevant and meaningful.

We will be attentive and act promptly. We want you to feel assured and valued. And most importantly, we want to give you what you want, not what we think you want.

Experience. Our difference

www.lumley.co.nz