

Commercial Motor Vehicle Insurance

Protect what matters most with specialist insurance cover

The perfect complement to our Plant & Equipment (P&E) Policy, our Commercial Motor Vehicle (CMV) Policy delivers comprehensive coverage for light commercial and other vehicles, enabling our customers to have their plant, equipment and associated motor risks with a single insurer. A CMV policy may only be purchased with a BHSI P&E Policy.

BHSI's team brings to the table deep underwriting, claims and risk engineering expertise. We collaborate with our brokers to understand the customer's requirements and deliver smartly tailored, far-reaching coverage.

POLICY HIGHLIGHTS

BHSI in New Zealand provides clearly worded, customizable policies backed by exceptional service – including timely issuance of quotes, binders and policies. Highlights of our CMV Policy include:

Damage to Your Vehicle

- **Basis of Settlement** – up to 125% of the sum insured if the Vehicle has appreciated; and up to 125% of the market value if the Vehicle has depreciated
- **Fire Suppression Systems** – cover to refill fire extinguishers or fire suppression canisters following a fire
- **Recovery costs** – cover for reasonable Towing and Rescue costs
- **Tyres** – cover includes replacement cost for undamaged tyre(s) if necessary to ensure the normal operation of the Vehicle
- **Windscreen Replacement** – cover for windscreens, sunroofs, windows, headlights, fog lights, spotlights, running lights or tail lights with NIL excess
- Optional cover for Loss of Use / Consequential Loss

Liability

- **Limit of Indemnity** – \$10,000,000
- **Insured's Liability to Others** – vicarious liability cover, including cover for legal liability to principal for personal injury and/or property damage arising from the use of any Vehicle

FINANCIAL STRENGTH YOU CAN TRUST

Berkshire Hathaway Specialty Insurance Company is a member of Berkshire Hathaway's National Indemnity group of insurance companies. As of 30/6/2025, the National Indemnity group of insurance companies had \$457.7 billion in total admitted assets, with \$293.3 billion in policyholder surplus*.

*Source: Balance sheets as of 30/06/2025 for the Berkshire Hathaway National Indemnity group of insurance companies.

Claims is Our Product®

At BHSI, our underwriting and claims teams work seamlessly as one, ensuring you have the support you need during claims time – exactly when you expect it.

Claim time starts day one, and we are committed to being by your side every step of the way, achieving the best possible outcome, together.

Please Note: Sublimits will apply to some coverages

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yes.
WE CAN TAILOR THAT
COVERAGE FOR YOU.

BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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