

THE PRORISK GROUP

PRORISK | XENON | ARMADA

Commercial Motor

Driving Better Insurance Outcomes

Designed for businesses that have fleets consisting of 10 plus vehicles.



Flexible Risk Solutions



Underwriting Specialists



Fast, Fair Claims Support



In today's fast-moving world, the unexpected can bring your business to a halt.

Our Commercial Motor Insurance helps protect your vehicles against accidents, damage, theft and other risks—so you can keep your business moving.

Our Commercial Motor product offers cover for a wide range of industries and companies focusing on SME to large corporates. Backed by Assurant | VSC Security with an A+ AM Best Company Rating, our coverage options will ensure your client's receive peace of mind and quality protection.

CAPACITY & COVERAGE OPTIONS



Capacity up to \$300,000



Legal Liability \$30M



\$1M Hazardous Goods



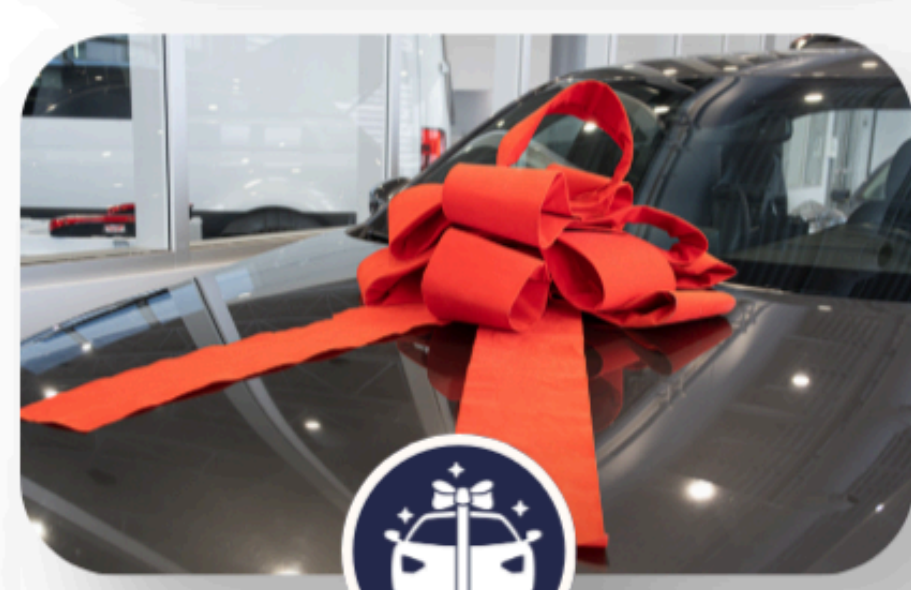
Towing Goods



Emergency Repairs & Substitute Vehicles



No Fault Excess



New Vehicle Replacement (2 Years)



Difference in Excess



Windscreen Cover



Keys and Locks



Driver's Personal Property



Finance Payout



OUR APPETITE

Risks Within Appetite

- ✓ Fleets across a range of industries including:
 - ✓ Manufacturing
 - ✓ Traffic Management
 - ✓ Construction
 - ✓ Electrical / Plumbing Trade
 - ✓ Healthcare
 - ✓ Retail Trade
- ✓ Fleets with Good Risk Management / Claims Experience
- ✓ Light Commercial / Sedan Fleets up to 5 Tonne (Gross Vehicle Mass)
- ✓ Mixed fleet with Sedans, Vans, Utes, Goods Carrying Vehicles and Some Plant

Risks Usually Out of Appetite

- ✗ Dangerous Goods Carrying Fleets
- ✗ Fleets that consist of predominantly Prestige (high priced vehicles) and / or High-Performance Vehicles
- ✗ Heavy Plant and Equipment
- ✗ Heavy Transport Operators
- ✗ Hired Vehicles and Dry Hire
- ✗ Taxis / Uber / Chauffeur
- ✗ Underground Mining Activities

SUITABILITY

ProRisk's Commercial Motor Insurance Policy is suitable for:



Motor Fleets with 10 or More Vehicles



Vehicle Value up to \$300K per unit

KEY BENEFITS OF COVER



Drivers Personal Property



Funeral Expenses



No Fault Excess



Windscreen Cover



Towing Costs



Emergency Repairs



Difference in Excess



Finance Pay Out



New Vehicle Replacement 2 Years



Repatriation Costs



Fire Brigade Cost



Substitute Vehicle



Key and Locks



Removal of Debris

MEET THE TEAM



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ProBind

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ProRisk



Xenon



Armada

LEADING
UNDERWRITING
AGENCY

SPECIALISTS IN
COMPLEX & HIGH
HAZARD PROPERTY,
SME PROPERTY, AND
LIABILITY

TOGETHER WITH
PRORISK THEY WILL
DRIVE GRWOTH &
SUCCESS

CLICK HERE TO VISIT THE XENON WEBSITE

PROUDLY PARTNERING
WITH XENON UNDERWRITING

SINCE
JULY 2025

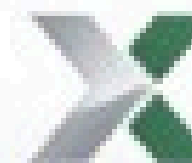
IN JULY 2025, PRORISK MARKED AN EXCITING NEW CHAPTER WITH THE ACQUISITION OF XENON UNDERWRITING, A MOVE THAT BRINGS TOGETHER TWO HIGHLY REGARDED NAMES IN THE AUSTRALIAN INSURANCE MARKET. BOTH BUSINESSES SHARE A COMMON PHILOSOPHY: TO DESIGN INNOVATIVE RISK TRANSFER SOLUTIONS, DELIVER BESPOKE SERVICE AND PROVIDE ACCESS TO WORLD-CLASS UNDERWRITING CAPACITY.

THE
PRORISK
GROUP

ONE COMPANY. THREE BRANDS. ENDLESS PROTECTION.



PRORISK



XENON



ARMADA