



Courier Drivers & Parcel Drivers Insurance Fact Sheet

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Protecting your business on the road

Courier and parcel drivers face various risks daily, from accidents on the road to lost or damaged goods. GSK Couriers Insurance provides comprehensive insurance solutions tailored to meet the needs of courier and parcel drivers in Australia, helping you protect your:



Vehicle



Goods



Livelihood

Do I really need insurance?

As a courier or parcel driver, your business is constantly on the move. Everyday there are potential risks that could disrupt your operations, impact your bottom line and affect your ability to work. Without insurance, costs for vehicle repairs, compensation for lost or damaged goods, time away from work, and legal fees can quickly cripple your finances.

Courier drivers and parcel drivers insurance protects you against financial losses and damaged goods after an insured event. It could mean the difference between the continued financial success or sudden failure of your business.

Did you know?



Did you know that courier and parcel drivers are more likely to experience vehicle-related incidents compared to other professions? With frequent time-sensitive deliveries, accidents are a common risk, making insurance essential for covering repair costs and liability.



Having Goods in Transit Insurance covers not only theft but also accidental damage and loss while goods are in your care. This ensures you are protected against various risks associated with transporting valuable items.



Did you know that operating without proper insurance in Australia can result in significant financial penalties and legal consequences? Having the right insurance helps you stay compliant with industry regulations and avoid costly fines.

What types of courier insurances are available?

GSK has teamed up with top Australian insurers to provide tailored insurance policies and packages for couriers, parcel delivery services, and taxi truck operators. Our offerings include, but are not limited to:



Commercial Motor Vehicle Insurance

Covers damage to your delivery vehicle and third-party liability, providing you with financial protection against accidents, theft and vehicle repairs.



Transit Insurance

Protects against loss or damage to goods while in transit, covering risks such as theft and accidental damage during delivery.



Products and Public Liability Insurance

Provides coverage for legal costs and compensation claims if your business causes injury or property damage, making sure you are protected against third-party claims.



Personal Accident and Sickness Insurance

Offers income replacement and financial support if you are unable to work due to injury or illness, helping you manage medical expenses and lost earnings.

What is typically not covered by courier insurance?



Damage or loss of personal items inside the vehicle that are not related to business activities.



Damage to the vehicle or goods that existed before the insurance policy was taken out is generally not covered.



Any damage or loss resulting from intentional acts or criminal activities is excluded.



Modifications or alterations to the vehicle that were not approved by the insurer might not be covered.



Some policies may exclude coverage for certain high-risk items, such as high-value electronics or perishable goods, unless specifically included in the policy.



Damage resulting from reckless or negligent driving may be excluded depending on the terms of the policy.