



# MOTOR FLEET *Risk Radar*

## Frequently asked questions

### 1. What is Motor Fleet Risk Radar?

Motor Fleet Risk Radar is CGU's new online risk management tool for motor fleet managers. It is a simple to use questions-based tool that you can use in your own time to help identify and reduce risks with your motor fleet and help ensure that you achieve regulatory compliance.

Motor Fleet Risk Radar will provide you with a personalised assessment of the risks at your motor fleet and action plans to help make your motor fleet safer and provide opportunities for cost savings.

Motor Fleet Risk Radar was developed by CGU in response to feedback that highlighted safety, workplace safety regulations and environmental issues as some of the major difficulties faced by motor fleet managers.

### 2. Why should I use it?

Motor Fleet Risk Radar may help you to:

- ◆ Identify and reduce risk.
- ◆ Prevent serious injury.
- ◆ Achieve regulatory compliance and avoid fines.
- ◆ Formalise fleet management policies.
- ◆ Improve claims performance.
- ◆ Reduce direct and indirect fleet management costs.

### 3. How much will it cost me?

Motor Fleet Risk Radar is an additional benefit of insuring your business with CGU. Access to Motor Fleet Risk Radar will have no impact on your premium when you renew your insurance policy.

(Note: Your premium may increase or decrease for other reasons, such as inflation, changes to taxes and charges, changes to your insurance cover or personal circumstances and general claims trends.)

### 4. How does Motor Fleet Risk Radar work?

Motor Fleet Risk Radar will provide you with a personalised assessment of the risks at your motor fleet and action plans to help make your motor fleet safer.

You will undertake two types of risk assessment with Motor Fleet Risk Radar – a 'physical' risk assessment and a 'systems' risk assessment. Each will take about 30 to 45 minutes to complete.

You will be asked a series of questions and will be offered five answers – best practice, conformance, partial conformance, non-conformance and N/A. Each option will be defined for you. Please select the most appropriate.

Once you have completed the questions, you will be able to access your personal 'risk radar', that provides a snapshot of your risks. Motor Fleet Risk Radar will generate a physical risk radar and a systems risk radar for your motor fleet. You can view, print and save these risk radars so you can track how your risks change over time. The risk radars are a pictorial view of your motor fleet's risk performance and show the areas you need to improve.

Use the risk radars to think about the strengths and weaknesses of your current safety and environmental performance and where improvements can be made.

You then need to select the action plans in the areas that you need to improve on your risk wheel and complete them. Either save or print them off. Motor Fleet Risk Radar offers additional resources with the action plans that you can consult to help improve your risk performance in a specific area. Access these resources and ensure your action plan is completed.

Use Motor Fleet Risk Radar regularly to monitor how your risk performance is improving at your motor fleet and to prevent new areas of risk emerging.

## **5. How will you use the information I put into Motor Fleet Risk Radar?**

The information you provide through Motor Fleet Risk Radar is confidential.

CGU, as part of Insurance Australia Group, is committed to protecting your privacy. CGU will not share personal information you provide through Motor Fleet Risk Radar with third parties without your permission. CGU will also not use any personal information you provide through Motor Fleet Risk Radar as part of its insurance pricing or selection processes without your permission.

CGU is committed to reducing risk in the community and will share general information and trends identified through Motor Fleet Risk Radar with its customers and stakeholders. However, any published information will be high-level 'grouped' data and will not identify you in any way.

## **6. Will you use Motor Fleet Risk Radar to assess my premium?**

No. The information you provide through Motor Fleet Risk Radar is confidential and will not be used by CGU as part of its insurance pricing and selection processes.

## **7. Can other motor fleet managers use my Motor Fleet Risk Radar login to access Motor Fleet Risk Radar for their motor fleets?**

No. If your friends are CGU Motor Fleet Insurance customers, they should contact their insurance broker or adviser to obtain their own confidential login for Motor Fleet Risk Radar but they cannot use yours.

Your username and password are unique. You must keep your username and password confidential and must not disclose them to anyone without our consent.

## **8. How long will I be able to use Motor Fleet Risk Radar?**

You will continue to have access to Motor Fleet Risk Radar as long as you continue to insure your motor fleet through CGU. This is because Motor Fleet Risk Radar is an additional benefit that comes from insuring with us.

By continuing to use Motor Fleet Risk Radar you will be able to track improvements to your risk management performance over time as well as manage emerging risks as your business changes.

## **9. What should I do if I want to increase or change my insurance cover as a result of completing Motor Fleet Risk Radar?**

Please contact your insurance broker or adviser who will provide you with assistance and advice about your insurance needs.

## **10. Where can I get help using Motor Fleet Risk Radar?**

Please call the CGU Safety and Risk Services team on 1300 138 601 for assistance.