

Change Notice:

Commercial Motor Insurance

What's changed?

1 July 2026

BZI has made some changes to its Steadfast Commercial Motor Insurance product, effective for policies with a cover start date from 1 July 2026.

The purpose of this document is to highlight certain differences between the below Product Disclosure Statements (PDS). This document is only intended to provide a summary of the changes and does not form part of your policy. Please carefully read the relevant PDS for full details of the cover offered, and any exclusions, conditions and limits that apply.

Commercial Motor Insurance

Previous PDS		New PDS	
Effective Date	1 July 2025	Effective Date	1 July 2026
Version	BZ_SF_CM_PDS_FSG_20250701	Version	BZ_SF_CM_PDS_FSG_260701
Underwritten by	QBE Insurance (Australia) Limited	Underwritten by	QBE Insurance (Australia) Limited
Effective Date	26 February 2026		
Version	BZ_SF_CM_PDS_FSG_260226		
Underwritten by	QBE Insurance (Australia) Limited		

For further information on any of the changes below please refer to the relevant section of the policy described in the first column. For example, if we consider the first change type below, if you need additional information, you will go the 'General Definitions' section of the PDS.

Our new PDS is available on the BZI Website: <https://bzi.com.au/products/documents/steadfast>

Blue Zebra Insurance Pty Ltd (BZI), ABN 12 622 465 838, AFS Licence Number 504130, is an insurance underwriting agency and holds an Australian Financial Services (AFS) Licence to issue and provide general advice on general insurance products and to provide claims handling and settling services. BZI has binding authority to arrange and administer insurance policies on behalf of the insurer. The insurer is QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence 239545.

Section	Change Type	Description
General Definitions Total sum insured	Clarification	If the sum insured type selected is shown as 'Sum Insured Value' on your policy schedule, payment will be made on the total sum insured or the market value, whichever is the lesser.
Additional benefits applicable to Section 1 Automatic trailer cover – applicable to Option 1	Change	Comprehensive cover Cover under this benefit is only available if the trailer is not insured.
Additional benefits applicable to Section 1 Employees' vehicles – applicable to Option 1	Change	Comprehensive cover Limit is \$50,000 any one accident.
Additional benefits applicable to Section 1 Replacement Vehicle following a total loss – applicable to Option 1	Change	Comprehensive cover This benefit requires the insured to be the first registered owner of the vehicle (or to have purchased the vehicle as an ex-demonstration model where the motor dealer was the first registered owner), and the financier of the vehicle must consent to a replacement vehicle.
Exclusions applicable to both Section 1 and Section 2 Laws impacting cover	New	This policy does not cover or pay any claim or provide any benefit under this policy, to the extent that it is unlawful for us to do so.
Section 1 & Section 2 Additional benefit Acquired companies	Deleted	No longer provided.
Making a claim Excess	Change	Comprehensive & Fire, Theft and Third Party Property Damage Liability & Third Party Property Damage Liability covers Imposed excess <ul style="list-style-type: none"> ▪ Applies if the driver of the insured vehicle isn't disclosed within 30 days of an incident (where the driver details are relevant to the excess application, as per the PDS). ▪ Calculated using the maximum of the excesses payable under the policy. ▪ Once driver details are provided, the excess will be recalculated based on the actual driver's profile. ▪ Any overpayment will be refunded or adjusted. Calculated as follows: <ul style="list-style-type: none"> ▪ the basic excess; and ▪ any hydraulic lifting or tipping mechanism or convertible roof or open top excesses which may be applicable to your claim; and ▪ the age and inexperienced driver excess.