

Bulk haulage business stays buoyant thanks to NTI's Business Interruption Insurance



National Transport Insurance

DJ & PA Bellinger Bulk Haulage
Hopetoun, Victoria



Darren Bellinger has owned and operated his bulk haulage business, DJ & PA Bellinger Bulk Haulage, from Hopetoun in Victoria for more than 10 years. He's spent all his working life in the transport industry and claims that the best part of his current job is that he gets to spend every night at home with his wife and three children.

Darren carts grain and straw from a bulk storage facility, that is owned by local farmers, to nearby Horsham in Victoria. The round trip is approximately 260 kilometres – he does the trip twice a day. He carts around 6,000 tonnes of product each year which is sold to Johnson Asahi Pty Ltd and exported to dairy farmers in Japan.

Darren was recently involved in an accident with his truck and without NTI Business Interruption insurance, he would have been without an income for the period of repair.

"I've been insured with NTI for as long as I can remember but it wasn't that long ago that I asked my broker if NTI offered an income protection style of insurance," Darren explained. "The broker said 'yes' and, luckily for me, I signed up for it right away."

When the accident occurred Darren contacted his broker and NTI contacted Darren soon after they received the call from the broker.

"The whole claims process was very straightforward," Darren said. "Everything was taken care of by NTI. I didn't have to worry about a thing – the site was cleared, the truck was towed to the repairer. NTI were quick to act and get the repair under way."

"They were also quick to process the payments I was eligible to receive under my Business Interruption cover. I had defined the benefit amount when I took out the policy and the period I wanted them to cover."

"The payments came though as promised without any fuss. It really couldn't have been any easier."

NTI's Business Interruption cover comes as part of the NTI Transport Package. It combines four insurance products to create a single product offering including Commercial Motor, Liability, Marine Cargo and Business Interruption. Policyholders can choose to include all four insurance products in their NTI Transport Package or NTI can tailor a solution to suit their needs. Commercial Motor is the only mandatory inclusion.

"It costs very little to add Business Interruption cover to your NTI policy," Darren said. "It's something I'd recommend every policyholder does."

"Quite a few years ago before this income protection style of insurance existed, one of my drivers was in Melbourne and a load of steel fell off a ute he was following."

"The accident put the truck off the road and I had to sue the driver of the ute for loss of income. I won but it took three months to get paid. We really did it tough for a while there," Darren added.

NTI has been delivering flexible, value-for-money insurance solutions to the transport industry for more than three decades.

"At NTI we put our customers first," explained NTI Chief Executive Officer Tony Clark. "We provide immediate accident assistance, handle all claims promptly, use premium repairers and offer a lifetime guarantee on repairs made."

"No matter where our policyholders find themselves, we're never far away when they need us."

For more information on the NTI Transport Package including Business Interruption cover, talk to your Broker or Authorised Representative.

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