

N4 Fleet Fit

It's like insurance that works before a crash.



Smarter fleet management starts with NZI Fleet Fit.

Whatever you drive, from single van to national trucking fleet - NZI Fleet Fit is designed to help:

- ▶ reduce crash rates
- ▶ improve driver safety
- ▶ cut downtime and costs.

Your dedicated Fleet Risk Manager will work with you to shape a strategy that fits your operations and safety goals. By collaborating with other industry leaders, NZI Fleet Fit provides first class safety and performance programmes.

Fleet Fit goes beyond traditional insurance by focusing on the human factors behind driving risk. It's a comprehensive, data-driven programme tailored to each fleet, regardless of size or vehicle type.

PARTNERING WITH:



These programmes offer tools to help your business manage risk. They should not be relied upon to satisfy compliance with any legal or health and safety obligations. NZI does not make any warranty as to the efficacy of the programme.



Our Fleet Fit programmes

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Our Fleet Fit programmes



Expert Training for your team

- ▶ Driving competency assessments
- ▶ Understanding your vehicle
- ▶ Driving knowledge and skills building
- ▶ Safety awareness workshop
- ▶ Vehicle stability workshop [HCV only](#)
- ▶ Safety and Crash investigation workshops
- ▶ Bespoke training sessions



Building a **Strong** Team Culture

- ▶ Traction programme
- ▶ Change management support
- ▶ Improving driver safety behaviours
- ▶ Attracting, onboarding and retaining staff
- ▶ Leadership training
- ▶ Coaching



Help when **things** go wrong

- ▶ Crash scene response and repair management [HCV only](#)
- ▶ Torque Data - specialised claims management system
- ▶ NZI Roadside Rescue [LCV only](#)
- ▶ AMI MotorHub [LCV only](#)



Smart Technology

- ▶ In-vehicle cameras
- ▶ NZI Fleet Score
- ▶ Safe Driving Rewards [HCV only](#)



Team Wellbeing

- ▶ Fatigue awareness workshop
- ▶ Sleep studies and sleep apnoea treatment trials
- ▶ Wellness assessments

New Zealanders have been
trusting us with their businesses
for over 165 years.



Start with a free Fleet Fit Review

Our Fleet Fit Review is an onsite, informal, no-obligation discussion that takes approximately one hour.

Our experienced Fleet Risk Managers will meet you anywhere in New Zealand to:

- ▶ understand your operations,
- ▶ identify risk areas and improvement opportunities,
- ▶ recommend solutions that support your performance and safety goals.

Contact us at frm@nzi.co.nz or talk to your broker about how NZI Fleet Fit can help you.

Meet the team

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Expert training for you and your team

Well-trained drivers are safer, more confident and better equipped to avoid risk on the road. Whether onboarding new staff or upskilling experienced drivers, NZI Fleet Fit offers flexible training programmes to help your team build safer habits behind the wheel.

Training that drives safety

Gain valuable insights into driver performance, support onboarding or refresher training, and receive detailed reporting to track progress and manage risk effectively.

Driving competency assessments

- ▶ In-cab competency assessment for truck drivers
- ▶ In-vehicle competency assessment for light vehicles drivers

Understanding your vehicle

- ▶ Focused sessions covering the safety features and handling characteristics of specific vehicles

Driving knowledge and skills:

- ▶ Hazard identification and risk assessment
- ▶ Defensive driving techniques
- ▶ Road rules refresher
- ▶ Real-life scenario testing
- ▶ Safe driving procedures and best practice





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Safety awareness workshop

Delivered by our NZI Fleet Risk Managers, this free one hour workshop is designed to shift driver attitudes and promote safer thinking on the road.

Available on-site or remotely, it's an interactive session built around real-world crash scenarios, human factors, and group discussion.

The workshop covers:

- ▶ who is responsible for crash prevention
- ▶ common causes and true costs of crashes
- ▶ risky assumptions and unconscious behaviours
- ▶ the difference between professional and amateur driving mindsets
- ▶ safe driving procedures and best practice.



Available for Light and Heavy Commercial Vehicles

*NZ Transport Agency Waka Kotahi Distraction 2022





Vehicle stability workshop

This workshop aims to reduce all heavy vehicle crashes, especially rollovers as they are one of the most serious risks for heavy vehicles. Delivered by NZI Fleet Risk Managers on-site, this interactive workshop helps your team understand the dynamics of truck stability, and how to actively reduce the risk of rollover accidents.

The workshop covers:

- ▶ forces acting on a vehicle when cornering
- ▶ real-world examples based on NZ roads and crash data
- ▶ why rollovers happen — and how to avoid them.



Safety investigations workshop

This advanced workshop is ideal for businesses looking to strengthen their internal safety and incident response practices. Equip your team with the tools to conduct effective workplace safety investigations.

The workshop covers:

- ▶ accident scene evaluation
- ▶ root cause analysis
- ▶ human behaviour factors
- ▶ interviewing techniques
- ▶ just cause methodology
- ▶ incident reporting best practices.

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Crash scene investigations workshop

This advanced workshop is ideal for businesses looking to strengthen their internal safety and incident response practices. Equip your investigators with the tools to analyse vehicle crashes accurately and constructively.

The workshop covers:

- ▶ gathering and interpreting crash scene data
- ▶ assessing vehicle factors (brakes, tyres, etc.)
- ▶ human error in crash events
- ▶ practical case-based learning.

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Building a strong team culture.

Fostering a positive, engaged team culture doesn't just improve morale, it helps reduce risk, lift productivity, and support long-term business success. Our programmes equip your leaders with the tools to help reduce people-related risk, lead change, and build high performing teams.

Through NZI Fleet Fit, we support businesses of all sizes with tools and training to improve safety, leadership, and workplace culture.

Traction programme

Traction is our flagship culture programme, designed to lift safety culture, leadership capability, and team engagement across your fleet.

The programme includes:

- ▶ staff culture survey to capture honest feedback and insights from your team
- ▶ easy-to-read reports – with industry benchmarks and recommendations
- ▶ up to 8 hours of targeted coaching from experienced advisors over six months, plus a roadmap for long-term success. Focusing on managing change and improving behaviours, your leaders will upskill to implement improvements.

Developed in 2011, Traction has helped over 200 businesses and 1000+ leaders across Australasia improve how their teams work together and stay safe.



Traction programmes that build capability

Change management support

Navigate new systems, structural change, or growth with hands-on help — whether you're adopting new tech, merging teams, succession planning or dealing with challenges.

Improving driver safety behaviours

Address behaviours around speed, fatigue, distraction, and vehicle checks — tackling the root causes of on-road risk.

Attracting, onboarding and retaining great staff

Build leadership confidence with virtual or face-to-face workshops focused on recruitment, onboarding, staff retention, toolbox engagement, and strategic planning.

Leadership training

Bite-sized, practical learning that supports leaders as they manage teams, drivers, and projects.

Coaching

One-on-one coaching for leaders — from succession planning to culture improvements and project management.



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Using smart technology to empower your fleet.

NZI offers access to advanced fatigue or distraction detection technology, GPS data reporting, and reward programmes to improve fleet management and help keep drivers engaged and safer on the road.



Lifesaving technology suite

Fatigue and distraction are two of the biggest contributors to serious crashes. NZI Fleet Fit provides support for AI-powered in-cab camera technology that helps prevent accidents before they happen, detecting signs of driver fatigue or inattention in real time.

These smart sensors respond instantly to risky behaviours and provide meaningful insights for your wider fleet management strategy.

How it works:

- ▶ if a driver's eyes leave the road for too long, an alarm sounds to re-engage their focus
- ▶ if a driver's eyes close for too long, an alert sounds, and seat vibrates
- ▶ 24/7 monitoring ensures each incident is captured in a video clip, which can be reviewed remotely, and escalated if necessary
- ▶ reporting that seamlessly integrates with existing telematics systems to improve oversight and efficiency.





Available for Light and
Heavy Commercial Vehicles

Menu

NZI Fleet Score Insights and Reporting

Monitoring driving habits like speed, braking, and acceleration helps identify risky behaviours that can cause accidents. Our Fleet Score and Fleet Score Plus programmes turn your fleet's GPS or telematics data into actionable insights to improve on-road behaviour and performance.*

*Requires a current working GPS system installed in your fleet.

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Benefits of Fleet Score

- ▶ personalised reports that provide driver and fleet level insights and reporting, and all GPS data available in one easy-to-read report
- ▶ boost morale and staff retention by identifying and rewarding good driver behaviour
- ▶ improve logbook compliance, fuel savings, and speed reduction
- ▶ identify driver development opportunities and targeted training
- ▶ improve contract renewals and tenders with fact-based fleet driving performance information.



Available for Light and Heavy Commercial Vehicles

Menu

Safe Driving Rewards

NZI Safe Driving Rewards is a unique New Zealand programme, run in partnership with EROAD, that uses telematics data to reward safe driving with the financial benefit of an excess waiver.*

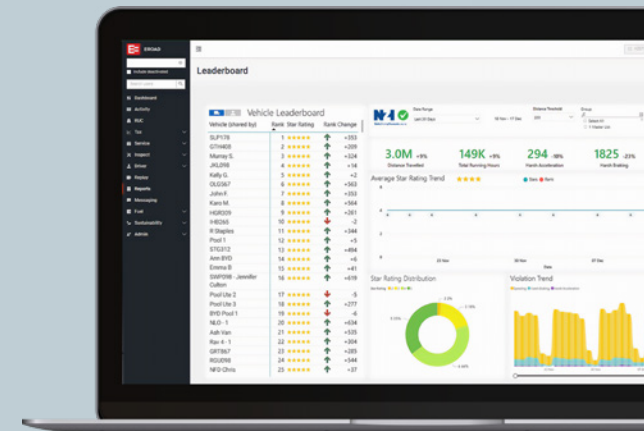
How it works

- ▶ driving data is assessed by EROAD for safety performance.
- ▶ top ranking fleets receive the NZI Safe Driving Rewards green tick on their EROAD leaderboard.
- ▶ in the event of a driving loss, for a fleet ranking in the top 25 percent of EROAD subscribers, based on average safety scores for the 28 days before the accident, NZI will waive the excess on the claim.*

Find out more and register at safedrivingrewards.co.nz

*Terms and conditions apply.

Where a policy is subject to a Burning Cost or Profit Share adjustment, obtaining an excess waiver under the Excess Waiver programme may result in a higher premium for that policy. This is because the premium adjustment at the end of the insurance period is calculated based on the total claims cost for the period, including claims that would otherwise have been subject to an excess. Talk to your broker regarding possible impacts to your insurance programme.





Supporting your team's wellbeing

Looking after your team's wellbeing doesn't just make good sense — it's good business. Our wellbeing programmes support healthier, more alert drivers and help reduce the risk of fatigue-related incidents on the road.

“In 2024, **driver fatigue** contributed to **27 fatal crashes** and **over 480 injuries** on New Zealand roads.”

Ministry of Transport: <https://www.transport.govt.nz/statistics-and-insights/safety-annual-statistics>

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Fatigue awareness workshop

Delivered by NZI Fleet Risk Managers, this one-hour workshop helps drivers identify signs of fatigue and understand how it impacts performance and safety. Available in-person or online, this workshop supports your Fatigue Management Plan.

The workshop covers:

- ▶ how to recognise and respond to early fatigue symptoms
- ▶ tips to improve sleep quality and alertness
- ▶ lifestyle changes to manage fatigue.





Sleep studies and sleep apnoea treatment trials

Understanding fatigue is an important part of your health and safety programme. That's why we offer support for sleep studies.

Our sleep studies involve:

- ▶ home-based assessments using a simple, wearable device to measure the driver's sleep quality and establish if a sleep disorder is the underlying cause of fatigue at work
- ▶ only three nights of sleep data is needed to provide an accurate analysis of sleep behaviour
- ▶ a qualified sleep physiologist uses the data to diagnose any sleep disorders and recommend next steps.

If a sleep issue is identified, NZI can assist with identifying an appropriate treatment plan.

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Wellness assessment

Regular health checks are crucial for early detection of potential health issues, which can lead to more effective treatment and better outcomes for your staff.

We offer nationwide wellness screenings by registered health professionals. Wellness screenings may include:

- ▶ blood pressure, blood sugar and cholesterol testing
- ▶ height, weight, and BMI measurements
- ▶ cardiovascular risk scoring
- ▶ vision screening
- ▶ hearing tests
- ▶ musculoskeletal (MSK) range of movement
- ▶ health questionnaires and advice.





Help when things go wrong

When the unexpected happens, timely expert support can make all the difference. Our accident assistance services help reduce downtime, manage recovery, and get your vehicles and drivers back on the road safely and quickly.

Crash scene response and repair management

When serious incidents occur, NZI's Crash Scene Assistance (CSA) team is on hand 24/7.

We specialise in heavy vehicle and commercial equipment recovery, environmental clean-up, driver support, and fast-track repair management — helping you reduce downtime and recovery costs.

How we support you:

- ▶ coordinate crash site clean-up and salvage
- ▶ manage freight and load recovery
- ▶ management and coordination of repairs with trusted workshops
- ▶ keep claims moving, from crash to completion.

Get peace of mind that should the worst happen, your team will be well supported. Call 0800 11 11 08 as soon as an accident happens, and we'll manage the rest.



Available for Heavy
Commercial Vehicles



Claims analysis for smarter fleet management

Our digital claims tool makes it easy to track incidents, spot trends, and stay on top of compliance — helping you make smarter decisions for your fleet.

Torque Data

Torque Data is NZI's award-winning claims and compliance tool. This secure, cloud-based system helps you manage insurance claims, driver compliance, and maintenance records — all in one place. Stay on top of compliance and reduce administration time.

Benefits of Torque Data:

- ▶ 24/7 access to track claims and data anytime, anywhere
- ▶ easy online recording and reporting
- ▶ identify trends and manage risks
- ▶ get automatic reminders for licence checks, training, maintenance, and more.

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N4 Roadside Rescue

NZI Roadside Rescue

Automatically included with every light commercial vehicle policy. Breakdowns happen — but with NZI, you can have peace of mind on the road. If your light commercial vehicle is insured with NZI, you're automatically covered by our Roadside Rescue service.

You'll get:

- ▶ 24/7 assistance
- ▶ unlimited callouts
- ▶ vehicle covered no matter who's driving.



Flat Battery



Lockout assistance



Out of charge
(Electric vehicles)



Flat or
damaged tyre



Lost keys



Out of fuel
(Limits apply)



Mechanical
breakdown



Windscreen/
glass referral

T&C's apply.





Repair Solutions

NZI customers can access AMI MotorHub – an industry leading repair service. This innovative vehicle repair facility provides quick turnaround and high quality, non-structural repairs using modern technology.

You'll get:



Speedy repairs
(ave. 3.5 days)



Drop and go
convenience



Transport
options



Digital
assessments



Advanced
tech repair



Regular
updates



NZI Fleet Fit: Powered by experts

We work with trusted specialists to deliver a range of tailored solutions. These partnerships ensure you get expert advice from a broad range of industry leaders.



A leading provider of fleet safety solutions, specialising in driver monitoring technology, fleet driver training, Safe Driving Policy advisory, and active fatigue management — helping commercial fleets reduce risk and improve driver safety.



New Zealand's largest integrated health provider, offering physiotherapy, occupational health, and rehabilitation services to enhance workplace wellbeing and performance.



Advanced tools to transform your fleet's telematics data to support safer driving, better performance, and smarter fleet management.



EROAD offers a comprehensive platform for NZ fleets, simplifying RUC and compliance while enhancing safety with AI cameras, fatigue monitoring, driver coaching, and powerful, data-driven reporting.

Why insure your fleet with NZI?



165+ years supporting NZ Business



Local people, based nationwide



Financial strength AA (Very Strong)
Standard & Poor's



Fleet Fit programme



Committed to a better future

Climate Leaders Coalition, Sustainable Business Council,
He Rautaki Māori, Rural Women NZ, First Foundation,
Sustainable Business Network



NZ's leading commercial insurer



Backed by IAG, Australasia's largest insurer



Superior Claims Service



Electrical Inspectors



Customer connection

Truckie Rest Zones, Industry events



Peace of mind
for NZ business

NZI proudly supports the NZ commercial transport industry.

