

Public & Products Liability & Statutory & Employer Liability

Frequently Asked Questions

Who will we cover?

Businesses with annual turnover up to \$2.5m in the policy period, and up to 10 people including principals/sub-contractors.

What liability policies to we offer?

Public and Products Liability either stand alone, or you can extend and add Statutory & Employers Liability as a combined extension.

What cover limits do we offer?

Public Liability Limit options for \$2m, \$5m and \$10m,

Statutory & Employers Liability Limit options for \$500,000 and \$1m,

What are the deductible options?

Public Liability Limit options \$250, \$500, \$1,000.

Statutory & Employer Liability Limit options \$250, \$500, \$1,000.

(Note the deductible options can be different for each section)

What cover periods are available?

6 - 18 months. For policy periods varying from 12 months, the policy premium will be a pro-rata of the 12 month premium.

What happens if the policy is cancelled mid-term?

In the event of cancellation mid-term, 6 months premium will be retained.

How are claims handled?

Protecsure administers the claims and liaises with Chubb New Zealand Limited. We encourage reporting of all under-deductible claims/incidents. You must notify Protecsure in writing as soon as possible after any accident which may give rise to a claim



How do I obtain a liability quote on its own?

Go to the Liability tab and input the appropriate quote details, then click "Get Liability Quote".

How do I get an equipment and liability quote?

Just click on the Liability tab in the quote tool and enter the required details, then click on "Add Equipment Quote" and enter the required details then click "Get Combined Quote".

Do you have more information about the Insurer?

At the time of print, Chubb Insurance New Zealand Limited has an "AA-" insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is as follows:

AAA Extremely Strong	BBB Good	CCC Very Weak	SD or D Selective Default or Default
AA Very Strong	BB Marginal	CC Extremely Weak	R Regulatory Action
A Strong	B Weak		NR Not Rated

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the Standard & Poor's website.

What about sub-contractors?

We offer cover for sub-contractors as long as they represent less than 50% of turnover. Please key in the appropriate percentage in the quote tool.

Endorsement Contractors and Subcontractors Extension applies if you answer "Yes" to the question "Do you require cover for sub-contractors?" Please see the full endorsement wording in the "Broker Documents".

What trades and occupations do you cover?

Over 500 trades and occupations are available to be covered. A PDF listing of all trades and occupations we can cover (which also identifies some that we cannot cover) can be obtained from the web site quotes page under the section "For complete list of trades/occupation, click Show".

Please note this is designed to be a simple product and is not meant to cater for higher risk trades and occupations

The online quote tool will require referral for some occupations, some of which are;

Team Building Activities

Health and Safety (OH&S) Consultant

Tour Guide



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Antiques & Art Valuer
Auto Mechanic (excluding driving risk)
Mobile Mechanic (excluding driving risk)
Fitter and Turner
Hydraulic Hose/Fittings Supply & Service (Mobile)
Plumber (Domestic & Small Commercial)
Mechanic - Diesel (excluding driving risk)
Forestry Consulting
Drone Flying
Event Management
Children's Party Entertainer
Children's Party Entertainer (Incl. Animals)
Roofing Contractor (Colour Bond Sheeting) Excludes Heat Works
Biomedical Mechanic
Camper Trailer Assembler (Only)
Children's Play Equipment Installer

Can an insured have multiple trades or occupations?

If a business has more than one occupation type, e.g. carpenter & landscape gardener, please refer the quote to Protecsure for terms.

Can I add new trades or occupations?

If an occupation is not listed, please click on the "Request a trade or occupation" button and send us the requested information. We will get back to you with a response within 48 hours.

Is cover provided outside New Zealand?

Territorial Limits are within New Zealand only.

Does the policy exclude faulty or defective workmanship?

This policy excludes Faulty Workmanship (exclusion 4.8) and Property Worked Upon (4.18).

In the quote tool we offer an option to add the Defective Workmanship Extension. This extension has a sublimit of \$100,000. Please see full endorsement wording in the "Broker Documents" section.

Do we offer Licensed Building Practitioners' Extension?

In the quote tool we offer an option to add coverage under the Statutory Liability Policy. This extension gives cover in respect to charges/complaints imposed by the Building Practitioners Board arising from complaint under the Building Act 2014. Please see full endorsement wording in the "Broker Documents" section.

Can I cover use of Drones & Unmanned Aerial Vehicles?

We offer an option to cover use of drones & unmanned aerial vehicles (up to 25 kilograms including payload). Please select this optional extension in the quote tool. Please see full endorsement wording in the "Broker Documents" section.



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What about pollution?

In line with most Public Liability policies pollution or contamination occurring over a period of time is not covered. The policy will respond if the pollution arises from a sudden, identifiable, unintended and unexpected event from the standpoint of the **Insured**.

What about contractual liability?

We exclude any liability assumed by the Insured under any contract, agreement or warranty except to the extent that such liability would have been implied by law in the absence of such contract, agreement or warranty.

What about damage occurring over a period of time?

The public liability policy will respond to **Personal Injury** or **Property Damage** within the **Policy Period** as a result of an **Occurrence** happening in connection with the **Business** of the **Insured**.

(Occurrence means an event including continuous or repeated exposure to conditions which results in **Personal Injury** or **Property Damage** neither expected nor intended from the standpoint of the **Insured**. All **Occurrences** of a series consequent on or attributable to one source or original cause shall be deemed one **Occurrence**).

Subject to the terms & conditions of the policy, of course.

