



General, Employers &
Statutory Liability



Keep up the good work.

A comprehensive package designed to protect businesses against general commercial liabilities and modern exposures. General Liability cover protects you against the costs of compensating third parties if they suffer a personal injury or damage to their property for which you are legally liable. Statutory Liability covers you for prosecution, including private prosecution, under a number of New Zealand Acts of Parliament. Employers' Liability will protect you from claims from staff who have been injured in the workplace, where they are not otherwise covered by ACC.

POLICY BENEFITS

Proactive Loss Mitigation

We help to mitigate your own costs in a crisis



HSW Crisis Response Costs



Nil excess on defence costs

- > Uncapped defence costs
- > You only pay the excess if you're liable



No 'Property Being Worked On' Exclusion



Advertising Injury

Covers you for defamation, infringement of copyright, unfair competition and invasion of privacy



Enforceable Undertakings



TERRITORY

CAPACITY

COVERHOLDER



- > NZ/Pacific Islands domiciled risks
- > Worldwide Jurisdiction

\$50M > Primary & Excess

Coverholder at **LLOYD'S**

OPTIONAL COVERS



Commercial Legal Expenses policy covering pursuit and defence costs

Provides funding to pursue a legal case, as well as defend litigation that comes your way, for commercial contract disputes



- > Property disputes
- > Data protection
- > Commercial contract disputes
- > Employee breach of restrictive covenants
- > Statutory Licence



Rectification of Faulty Work

- > Covers your costs to redo work that you have initially done incorrectly