



making relationships count

COMBINED GENERAL LIABILITY, EMPLOYERS LIABILITY AND STATUTORY LIABILITY PROFILE

Why DUAL?

- 1. **Underwriting Expertise**
Our team of specialist Underwriters and in-house Claims Officers provide significant industry expertise to the market
- 2. **Experience**
DUAL New Zealand is the largest underwriting agency and one of the top five liability providers in the New Zealand market
- 3. **Simple Transaction**
Brokers can obtain quotes for SME clients with our Quote Application Forms, or obtain tailored solutions from our Underwriters
- 4. **Competitive Pricing**
We grow markets, not market share by helping Brokers to sell new products to their existing clients
- 5. **Education**
We focus on education and helping Brokers with sales tools such as Webinars, Videos and EDMs

What is Liability Cover?

General Liability Insurance provides cover where the Insured is legally liable to pay damages as a result of personal injury or property damage to a third party occurring in the course of the business.

Statutory Liability provides cover for fines awarded against the insured resulting from breaching legislation.

Employers Liability provides cover for the Insured against claims brought by employees for personal injuries that are not covered by ACC, and for any exemplary damages for claims covered by ACC.

Our Claims Expertise

DUAL New Zealand has a dedicated Liability Claims team of experienced claims officers and in-house counsel to manage claims from notification through to resolution. Our Liability claims team brings significant experience with over 4,300 matters handled since commencement.

This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full Policy wording for a full description of the terms and conditions. This Policy Summary does not form part of the policy terms and conditions.

DUAL NEW ZEALAND
Level 20, 191 Queen Street, Auckland 1010, New Zealand
Tel: +64 09 973 0190 www.dualnewzealand.co.nz

DUAL New Zealand Limited Part of the DUAL International Group Registered in New Zealand under Company Number 3232892

We understand that not all Insureds require the same level of cover and accordingly DUAL has flexibility to tailor coverage and pricing based on the Insured's needs.

Features of Cover

Cover is based on DUAL New Zealand Mind the Gap Policy Wording 02.18

General Liability (GL)

Defence Costs - In Addition to the Indemnity Limit

- Hot Work Cover - Indemnity Limit
- Machinery Service/Repair - \$500,000 sub limit
- Panel Counsel - 1 hour free legal advice
- Lost or Stolen Key sub-limit increased from \$50K to \$500K
- Mechanical Plant Liability sub-limit increased from \$250K to \$500K
- Product Withdrawal Costs (NZ Only) sub-limit increased from \$100K to \$250K
- Property in Care, Custody or Control sub-limit increased from \$100K to \$250K
- Underground Services (NZ Only) sub-limit increased from \$250K to \$500K
- Vehicle and Watercraft Service/Repair sub-limit increased from \$250K to \$500K

Statutory Liability (SL)

- Defence Costs - In Addition to the Limit
- Enforceable undertakings - \$50,000 sub limit
- Panel Counsel - 1 hour free legal advice

Employers Liability (EL)

- Defence Costs - In Addition to the Limit
- Panel Counsel- 1 hour free legal advice

