



MIND THE GAP GENERAL LIABILITY

The following document is intended as a guide to understanding DUAL New Zealand General Liability Policy Wording 02.18, what changes have been made to it and how the changes affect the cover provided.

The 04.16 MTG Wording suite was a combined Policy Wording with all sections included. The 02.18 upgrade provides separate policy wordings plus a General Terms and Conditions Wording, so the product is truly modular.

Mind the Gap General Liability	V04.16	V02.18	Comments
Language / General			
Defined Terms	Defined Terms identified by CAPITAL LETTERS	Defined terms identified by bold letters	
Sub-limits or %	Mentioned in Wording	Any reference to sub-limits removed from Wording and now specified in the Schedule.	
Insuring Clause			
Indemnity/payment language	"We agree to indemnify" language.	Amended to "We agree to pay on behalf of" language.	"Pay on behalf of" language is broader than an indemnity form, which requires the Insured to pay the claim before recovering from Insurers.
Defence Costs In Addition	One aggregate limit available for defence costs, across all policy sections.	Separate limit for defence costs applies in addition to each MTG policy.	
Automatic Coverage Clause			
Rural Forest Fires Act Coverage Clause	Included.	Deleted as the Rural Forest Fires Act was repealed by the Fire and Emergency New Zealand Act 2017.	Rural Forest Fires Act Coverage Clause has been removed, as there is no longer strict liability for Insured's under the Forest and Rural Fires Act, given any liability/indemnity is provided under the Insuring Clause up to the policy limit in the Schedule.

MIND THE GAP GENERAL LIABILITY CHANGES TO COVER

Mind the Gap General Liability	V04.16	V02.18	Comments
Automatic Coverage Clause			
Defective Workmanship to Property Being Worked On	Included for \$250,000 sub limit. Referred to as "Defective Materials, Design & Workmanship".	Renamed to "Defective Workmanship to Property Being Worked On". Clarification that DUAL will provide cover for the actual separable portion being worked on. \$250,000 sub limit.	
Hot Work Cover	Not Included.	Included for Full Policy limit. Policy will only trigger if the Insured has complied with the relevant Standard.	
Machinery Service / Repair Liability	Not Included.	Included for \$500,000 sub limit with \$2,500 deductible.	
Underground Services	Included.	Extended to allow for an Insured to engage a professional underground utility locating service.	
Vehicle / Watercraft S&R	Part of vehicle/watercraft being worked on was Excluded.	Part of vehicle/watercraft being worked on is now Included.	
Definitions			
Pollution	Included.	Extended to now exclude anything in connection with methamphetamine or any substance prohibited by the Misuse of Drugs Act 1975.	
Insured	Included.	Extended under 5.13(f) to include cover for contractors or sub-contractors who are otherwise not insured whilst working for the Insured.	

MIND THE GAP GENERAL LIABILITY CHANGES TO COVER

Mind the Gap General Liability	V04.16	V02.18	Comments
Automatic Coverage Clause Sub Limits			
	<p>Included as:</p> <p>Business Advice or Service - \$1,000,000.</p> <p>Defective Materials, Design & Workmanship - \$250,000.</p> <p>Forests and Rural Fires Act - \$250,000.</p> <p>Goods on Hook - \$250,000.</p> <p>Hot Work - Not Included.</p> <p>Innkeepers Liability - \$250,000.</p> <p>Landlord's Liability - INDEMNITY LIMIT.</p> <p>Lost or Stolen Keys - \$50,000.</p> <p>Machinery Service/Repair Liability - Not Included.</p> <p>Mechanical Plant Liability - \$250,000.</p> <p>Product Withdrawal Costs (NZ Only) - \$100,000.</p> <p>Property in Care, Custody or Control - \$100,000.</p>	<p>Updated to the below:</p> <p>Business Advice or Service - \$1,000,000.</p> <p>Defective Workmanship to Property Being Worked On - \$250,000.</p> <p>Forests and Rural Fires Act - Removed as no longer relevant.</p> <p>Goods on Hook - \$250,000.</p> <p>Hot Work - INDEMNITY LIMIT.</p> <p>Innkeepers Liability - \$250,000.</p> <p>Landlord's Liability - INDEMNITY LIMIT.</p> <p>Lost or Stolen Keys - \$500,000.</p> <p>Machinery Service/Repair Liability - \$500,000.</p> <p>Mechanical Plant Liability - \$500,000.</p> <p>Product Withdrawal Costs (NZ Only) - \$250,000.</p> <p>Property in Care, Custody or Control - \$250,000.</p>	<p>Defective Materials, Design & Workmanship renamed to Defective Workmanship to Property Being Worked on Forests and Rural Fires Act removed (see above).</p> <p>Hot Work now included for Full Indemnity Limit.</p> <p>Lost or Stolen keys sub limit increased to \$500,000.</p> <p>Machinery Service/Repair Liability now included for \$500,000 sub limit.</p> <p>Mechanical Plant Liability sub limit increased to \$500,000.</p> <p>Product Withdrawal Costs (NZ Only) sub limit increased to \$250,000.</p> <p>Property in Care, Custody or Control sub limit increased to \$250,000.</p>
	<p>Punitive or Exemplary Damages (NZ Only) - \$1,000,000.</p> <p>Tenant's Liability - INDEMNITY LIMIT.</p> <p>Underground Services (NZ Only) - \$250,000.</p> <p>Vehicle and Watercraft Service / Repair Liability (NZ Only) - \$250,000.</p> <p>Vibration and Removal of Support (NZ Only) - \$250,000.</p> <p>Visits to Countries Outside the Policy Territory - INDEMNITY LIMIT.</p> <p>Warrant of Fitness - \$100,000.</p>	<p>Punitive or Exemplary Damages (NZ Only) - \$1,000,000.</p> <p>Tenant's Liability - INDEMNITY LIMIT.</p> <p>Underground Services (NZ Only)- \$500,000.</p> <p>Vehicle and Watercraft Service / Repair Liability (NZ Only) - \$500,000.</p> <p>Vibration and Removal of Support (NZ Only) - \$500,000.</p> <p>Visits to Countries outside the Policy Territory - INDEMNITY LIMIT.</p> <p>Warrant of Fitness - \$100,000.</p>	<p>Underground Services (NZ Only) increased to \$500,000.</p> <p>Vehicle and Watercraft Service / Repair Liability (NZ Only) sub limit increased to \$500,000.</p> <p>Vibration and Removal of Support (NZ Only) sub limit increased to \$500,000.</p>

MIND THE GAP GENERAL LIABILITY CHANGES TO COVER

Mind the Gap General Liability	V04.16	V02.18	Comments
General Conditions and Exclusions			
Molestation	Not Included.	Included.	
Misuse of Drugs	Not Included.	Included.	DUAL will not cover the use, manufacture or distribution of methamphetamine or any other substance prohibited by the Misuse of Drugs Act 1975 or any amending or replacement legislation.
Cancellation Clause	Included.	Clarification that the Insured may cancel the policy at any time with immediate effect. Provided that there have been no claims or notifications made on or under the policy, DUAL will agree to allow a refund of premium calculated on a pro-rata basis, provided that we will always retain a minimum of 25% of the full annual premium.	