



Combined general, employers and statutory liability product profile

What's liability cover?

General liability (GL) insurance provides cover for legal liability to pay damages or compensation as a result of personal injury or property damage to a third party occurring in the course of business.

Statutory liability (SL) provides cover for defense costs and fines awarded against the insured due to breaches of legislation.

Employers liability (EL) provides cover for the insured to defend against claims brought by employees for personal injuries not covered by the Association of Corporate Counsel (ACC), and for any exemplary damages for claims covered by the ACC.

Our claims expertise

We have a dedicated liability claims team of experienced claims officers and in-house counsel to manage claims from notification through to resolution. With over 4,300 matters handled since inception, our team brings significant expertise to every case.

**You can now quote and
bind in less than 2 minutes
on the WebRater.**

Why DUAL?

Liability specialists

We transact over \$32 million in premium across nearly 30,000 liability policies, including GL, EL, SL, professional indemnity, IT and directors and officers.

Broad appetite

We write over 250 different occupations.

Underwriting expertise

Our team of specialist underwriters and in-house claims officers brings significant industry expertise to the market.

Experience

We are one of the largest underwriting agencies and among the top five liability providers in the New Zealand market.

Simple transactions

Our online WebRater portal offers brokers easy quoting and binding for their SME clients.

Features of cover

Cover is based on our Mind the Gap policy wording 02.18.

General liability (GL)

- Defence costs – in addition to the indemnity limit hot work cover
- Machinery service/repair – \$500,000 sub limit
- Panel counsel – 1 hour free legal advice
- Lost or stolen key sub-limit increased from \$50,000 to \$500,000
- Mechanical plant liability sub-limit increased from \$250,000 to \$500,000
- Property in care, custody or control sub-limit increased from \$100,000 to \$250,000
- Underground services (NZ only) sub-limit increased from \$250,000 to \$500,000
- Vehicle and watercraft service/repair sub-limit increased from \$250,000 to \$500,000
- New small drone cover available via endorsement - \$250,000 sub-limit

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

Proven claims experience

Air conditioning manufacturing and installation company

10 staff
\$600,000 turnover

Background

The insured installed an air conditioning unit in a multistorey building. A pipe in the unit failed and caused water to flood into the building. The insured was found liable for the property damage caused by the water leak.

Response

The products liability section was triggered and responded to the claim.

Payment: \$30,000 less the \$5,000 deductible

Construction company

10 staff
\$500,000 turnover

Background

An insured construction company was fined \$40,000 under the Resource Management Act for causing pollutants to escape from a building site.

Response

The policy was triggered, and indemnity was extended to the insured. The insured was required to pay the fine of \$40,000, which was deemed to fall within the cover provided under the statutory liability section of the policy.

Payment: \$40,000 less the \$1,000 deductible

Questions?

For further details on our combined general, employers and statutory liability protection, please contact your local DUAL underwriter.

Helping you do more

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