



MIND THE GAP EMPLOYERS LIABILITY

The following document is intended as a guide to understanding DUAL New Zealand Employers 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 Employers 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			
Continuous Coverage	Included in General Conditions Section of Wording.	Included in the Automatic Cover Section under Employers Liability Wording.	
Panel Counsel	Not included.	Included.	Coverage enhancement. 1 hour free legal advice from a panel firm regarding a covered claim or circumstance accepted by the policy.

MIND THE GAP EMPLOYER LIABILITY CHANGES TO COVER

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General Conditions and Exclusion			
Molestation Exclusion	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.	