



## General Liability, Employers Liability & Statutory Liability Profile

# What is Liability Cover?

General Liability (GL) 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 (SL) provides cover for fines awarded against the insured resulting from breaching legislation.

Employers Liability (EL) 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.



**You can now  
quote & bind in  
minutes on  
the WebRater**

## 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. Competitive Pricing

We grow markets, not market share by helping Brokers to sell new products to their existing clients.

### 4. Education

We focus on education and helping Brokers with our Webinars, Videos and EDMs.

### 5. Simple Transaction

Our online portal offers Brokers easily obtained quotes and client based results or SMEs. Alternatively, please contact our dedicated team of Underwriters for tailored solutions.

#### DUAL NEW ZEALAND

Tel: +64 09 973 0190 [www.dualnewzealand.co.nz](http://www.dualnewzealand.co.nz)  
Level 6, 5 High Street, Auckland 1010, New Zealand.

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

# 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

# Proven Claims Experience

## GL Claims Example

### Profile:

Air conditioning manufacturing and installation company, \$600K turnover, 10 staff.

### Background:

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

### Response:

The Products Liability section was triggered and responded to the claim.

**Payment:** \$30,000 less the \$5,000 Deductible.

## SL Claims Example

### Profile:

Construction Company, \$500k turnover, 10 staff.

### 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 made to pay the fine of \$40,000 and it was deemed to fall within the cover provided under the Statutory Liability section of the Policy.

**Payment:** \$40,000 less the \$1,000 Deductible.