

General Liability

Whether in business or in outside life we all have an obligation not to injure other people or damage other people's property.

For that outside life you have third party protection under your Motor Vehicle Insurance and cover for your legal liability as a tenant or owner of domestic property under your Home and Contents policies.

For business you need General Liability cover. This operates under a multitude of names but is best known otherwise as Public & Products Liability or Broadform Liability.

This is cover that protects your business when legally liable for damage to other people's property and for bodily injury to non-employees. It further provides protection when your products cause damage or injury. The policy not only includes those amounts you become obligated to pay but also the costs in defending claims made against you.

Cover further extends to include your legal liability under the Forest & Rural Fires Act; for property not otherwise insured in your care, custody or control; your usage of non-registered mobile mechanical plant and your legal liability for damage as a tenant under a lease agreement.

Insurance cover can be arranged dependant on your needs, whether in New Zealand only or worldwide.

Apex can provide cover for all of your Liability needs, whether General Liability, Employers Liability, Employment Disputes, Crime, Directors & Officers and not-for-profit Associations.

We tailor-make to your requirements dependant on your business needs.

Claims examples:

- A small delicatessen sold a quiche to a local businessman who bit down on an olive stone, damaging 2 teeth. He sued for the repairs to his teeth as well as for pain and suffering. To defend the action would have cost too much for the delicatessen and settling the claim themselves would have caused a significant "dent" in their cashflow. The delicatessen had cover for injury arising out of their products and their insurer settled the claim on their behalf.
- A plumber re-roofed a house however he left out flashings on one section. In a storm water poured into the home and damaged carpets and contents along with a couple of gib walls. Whilst the General Liability policy did not provide cover to rectify the faulty workmanship (in this case), cover was in place for the resultant damage.

To discuss further or for any queries, please contact your Apex Broker or our Technical Manager, Mark Robb:
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