

Leading-Edge insurance designed specifically for Contractors

VL
vero liability
insurance limited



turbo

SAFETY NET[®]

Combined Liability Insurance Policy



Cover Levels

Public Liability*	\$2m
Employer's Liability	\$1m
Statutory Liability	\$1m



Fidelity

This section of cover includes up to \$50,000 in fidelity.



Directors & Officers Liability*

This section of cover includes up to \$250,000 in Directors & Officers liability.



Lawsafe at Work

This section of cover includes up to \$100,000 in Lawsafe at Work.



Internet Liability

This section of cover includes up to \$50,000 in Internet liability.



Defence Costs

This section of cover includes up to \$250,000 in Defence Costs.

Optional Extension:

Work Accident up to \$50,000

* Higher Limits are available

Specialised Insurance for Heavy Machinery + Specialist Broker = Best Claims Outcome

Underwriter Security – TLC Insurance is a New Zealand underwriting agency with over 20 years' experience specialising in Heavy Machinery insurance. Underwriting TLC's product range are Berkshire Hathaway Specialty Insurance (rated AA+ by Standard & Poor's www.spglobal.com) and Vero Liability (rated A+ by Standard & Poor's www.spglobal.com), both chosen by TLC Insurance for their market leadership, client focus, brand strength and product innovation.

P: 0800 852 467 (0800 TLC INSURANCE) E: info@tlcinsurance.co.nz www.tlcinsurance.co.nz

Turbo Insurance is recognised as the leading Heavy Machinery product on the market

✓ **Cover** – superior specialist cover providing maximum protection for the owners of Heavy Machinery

LIABILITY	LIMIT OF INDEMNITY	EXCESS	TURBO
SECTION 1 – PUBLIC LIABILITY			
Public Liability	Limits from \$2,000,000 available	\$1,000.00	✓
Advertising Liability	\$1,000,000.00	\$1,000.00	✓
Contractors or Sub-contractors	POLICY LIMIT	\$1,000.00	✓
Defective Workmanship	\$250,000.00	\$1,000.00	✓
Forest and Rural Fires Act	\$1,000,000.00	\$1,000.00	✓
Goods On Hook	\$250,000.00	\$1,000.00	✓
Hazardous Substances Emergency	\$1,000,000.00	\$1,000.00	✓
Innkeeper's Liability	POLICY LIMIT	\$500.00	✓
Keys and Locks	\$250,000.00	\$1,000.00	✓
Product Recall	\$100,000.00	\$1,000.00	✓
Property in Care, Custody and Control	\$500,000.00	\$1,000.00	✓
Property Owner's Liability	POLICY LIMIT	\$1,000.00	✓
Service & Repair	\$250,000.00	\$2,500.00	✓
Tenant's Liability	POLICY LIMIT	\$1,000.00	✓
Trade Advice or Services	POLICY LIMIT	\$1,000.00	✓
Underground Services	POLICY LIMIT	\$5,000.00	✓
Unmanned Aerial Devices	\$1,000,000.00	\$1,000.00	✓
USA/Canada Visits	POLICY LIMIT	\$1,000.00	✓
Vehicles – Additional Provisions	POLICY LIMIT	\$1,000.00	✓
Vehicle Inspection Certification	\$750,000.00	\$1,000.00	✓
Vibration & Removal of Support	POLICY LIMIT	\$5,000.00	✓
Punitive or Exemplary Damages	\$1,000,000.00 any one Occurrence and \$2,000,000.00 in the aggregate		✓
SECTION 2 – EMPLOYERS LIABILITY	\$1,000,000.00	\$500.00	✓
SECTION 3 – STATUTORY LIABILITY	\$1,000,000.00	\$500.00	✓
SECTION 4 – FIDELITY LIABILITY	\$50,000.00	\$500.00	✓
SECTION 5 – DIRECTOR & OFFICERS LIABILITY	\$250,000 (Higher Limits are available)	\$500.00 (Officers \$NIL)	✓
SECTION 6 – LAWSAFE @ WORK	\$100,000.00	NIL	✓
SECTION 7 – INTERNET LIABILITY	\$50,000.00	\$1,000.00	✓
SECTION 8 – DEFENCE COSTS	\$250,000.00	NIL	✓
SECTION 9 – EMPLOYMENT DISPUTES Optional extension – additional premium applies	\$250,000.00	\$5,000.00	\$
SECTION 10 – WORK ACCIDENT Optional extension – additional premium applies	\$50,000.00	NIL	\$

\$ = Option available at an extra cost