



**Leading-edge insurance designed  
specifically for Heavy Machinery**



# TLC INSURANCE

With over 20 years under our belt,  
we know what's most important to  
our broker network:



**Claims Turnaround Time**



**Product Range and Product Innovation**



**New Business Turnaround Time**



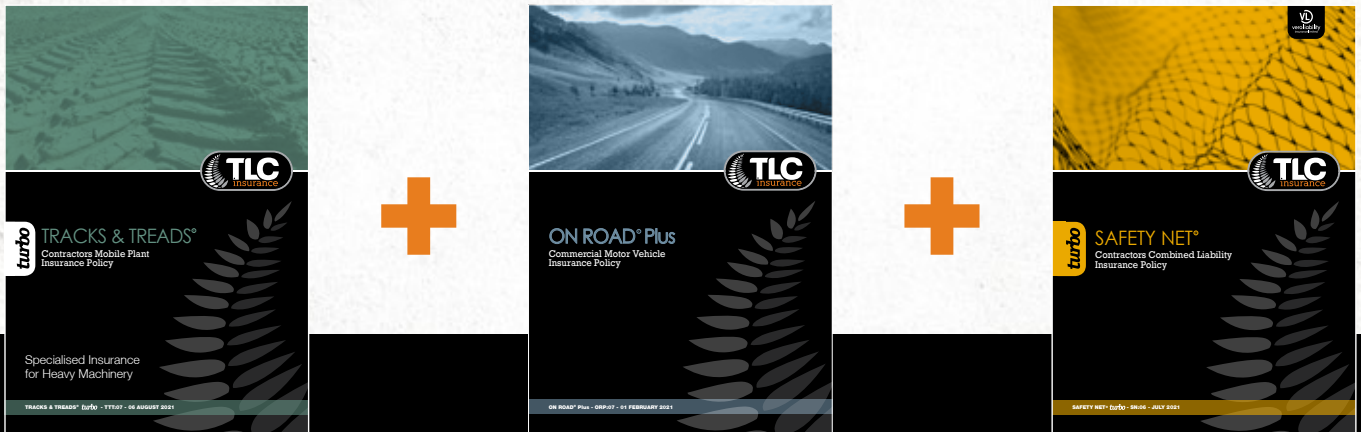
**Key People with Expertise and Experience**



**Premium Stability**

# TLC Insurance offers a superior product of Heavy Machinery insurance. Don't just take our word for it. Put us to the test today!

- ✓ **Claims** – experienced specialist claims handlers with ‘in-house’ claims authorities
- ✓ **Cover** – superior specialist cover providing maximum protection for the owners of Heavy Machinery



## Policy Benefits

- 20/20 Agreed Value**  
If a claim valuation is within 20% of agreed value (i.e. greater than 80% of the agreed value), we pay the agreed value. If it's below 80% of the agreed value, we pay market value plus 20%.
- Consequential Loss**  
With Turbo we pick up the bill for consequential loss so you can get on with business.
- Accidental Death**  
This extension is included as part of the Turbo package. It includes up to \$100,000 cover as an accidental death benefit, plus \$10,000 in funeral costs.

## TLC Insurance Benefits

- Gold Standard Claims**  
TLC Insurance has in house claims authority and provides the best claims outcome. We provide fast claim turnaround times, mutually agreed loss adjustors and specialist claims personnel.

## Policy Benefits

- 20/20 Agreed Value**  
If a claim valuation is within 20% of agreed value (i.e. greater than 80% of the agreed value), we pay the agreed value. If it's below 80% of the agreed value, we pay market value plus 20%.
- Windscreen Excess**  
For all On Road policies there is a NIL excess for all windscreen claims.

## TLC Insurance Benefits

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TLC Insurance has in house claims authority and provides the best claims outcome. We provide fast claim turnaround times, mutually agreed loss adjustors and specialist claims personnel.

- Cover Levels**
    - Public Liability\* \$2m
    - Employer's Liability \$1m
    - Statutory Liability \$1m
  - Fidelity**  
This section of cover includes up to \$50,000 in fidelity.
  - D&O 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

Limits shown are standard policy limits, all policies are subject to normal underwriting criteria, some policy conditions and excesses may vary.

## 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](http://www.spglobal.com)) and Vero Liability (rated A+ by Standard & Poor's [www.spglobal.com](http://www.spglobal.com)), both chosen by TLC Insurance for their market leadership, client focus, brand strength and product innovation.