

about

# BROADFORM GENERAL & PRODUCTS LIABILITY





# GENERAL & PRODUCTS LIABILITY

## APPETITE

The **about** General & Products Liability policy offers broad coverage and caters for an extensive range of occupations, activities and professions within the following industries:

### Mining

- Mining Contractors
- Plant & Equipment Hire
- Quarries

### Manufacturing

- Electrical Goods & Equipment Manufacturing
- Mining & Industrial Plant Machinery related Manufacturing
- Non-Food & Non-Clothing related Manufacturing

### Electricity, Gas, Water And Waste Services

- Electrical Contracting
- Heating, Ventilation & Air Conditioning (HVAC)
- Sewerage & Drainage related Activities
- Waste Disposal & Collection

### Construction

- Residential & Commercial
- Road Construction
- Excavation & Site Preparation
- Bricklaying
- Non-Building Construction
- Plastering, Ceiling, Carpentry Services
- Electrical Services
- Landscaping
- Tiling & Glazing

### Transport, Freight And Warehousing

- Freight Forwarding
- Logistics
- Services to Road Transport
- Storage

### Information Media And Telecommunications

- IT Companies & Consultants
- IT Recruitment and Placement Services
- Telecommunication Services

### Professional, Scientific And Technical Services

- Architects
- Accountants
- Construction Consultants
- Miscellaneous Consultants & Professions
- Real Estate Agents
- Recruitment Consultants
- Various Administrative and Support Services

### Education And Training Services

- Education
- Registered Training Organisations
- Research
- Vocational Education

### Arts And Recreation Services

- Film and Video Production
- Music & Theatre Productions
- Services to the Arts

Where additional coverage sections such as Professional Indemnity are required, we also have a total package solution.

## POLICY LIMITS

We can underwrite limits from \$5,000,000 up to \$20,000,000 any one claim or series of claims, and in the aggregate for Products Liability.

## DEDUCTIBLES

The standard deductible is typically \$1,000 but can vary according to size and activities to be insured.

## SECURITY

**about** Underwriting's specialised products are underwritten by certain underwriters at Lloyd's. Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. Lloyd's enjoys strong financial security supported by excellent ratings.

Visit [www.lloyds.com](http://www.lloyds.com) for more information.

## GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS

<b>INSURING CLAUSE</b>	Covers legal liability in respect of personal injury; property damage; and advertising injury
<b>DEFENCE COSTS &amp; SUPPLEMENTARY PAYMENTS</b>	\$250,000 sub-limit for legal costs incurred by the insured at a <b>Coronial Inquest</b> , Inquiry, Royal Commission and/or Government Enquiry arising out of any alleged breach of statutory duty or hearing of a disciplinary nature subject
<b>CLAIMS PREPARATION COSTS AND EXPENSES</b>	\$25,000 sub-limit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim
<b>OPTIONAL EXTENSION: NORTH AMERICA</b>	Legal liability in respect of personal injury and/or property damage that arises out of any products exported to North America
<b>PROFESSIONAL LIABILITY WRITE-BACK</b>	Breach of duty owed in a professional capacity including: <ul style="list-style-type: none"> <li>Professional medical advice by medical persons employed by the insured to provide first aid and other medical services on the insured's premises;</li> <li>Advice or service given gratuitously; and</li> <li>Advice given in respect of the use or storage of the insured's products</li> </ul>
<b>PROPERTY IN THE INSURED'S PHYSICAL OR LEGAL CONTROL</b>	\$250,000 sub-limit provided for Property in the insured's physical or legal control
<b>TERRITORIAL LIMITS</b>	Worldwide except North America
<b>ADDITIONAL COVERAGES AVAILABLE</b>	<p><b>Contractual Liability</b> can be extended to include liabilities assumed under the contracts specifically designated if required</p> <p><b>Financial Loss</b> is available</p> <p><b>Errors &amp; Omissions</b> is available</p> <p><b>Product Recall Expenses</b> is available</p> <p><b>Motor Trade (Including Testing And Delivery)</b> \$100,000 sub-limit available</p> <p><b>Consumer Protection Cover</b> is available</p> <p><b>Victorian Plumbers Liability</b> is available</p> <p><b>Cyber Risks Extension</b> \$100,000 sub-limit providing basic coverage for third party Cyber Liability, first party Hacker Damages, and Cyber Extortion</p> <p><b>Statutory Liability/Legal Costs Extension</b> is available</p> <p><b>Waiver of Subrogation Extension</b> is available</p>

The **about** Underwriting team comprises technical and experienced personnel who are dedicated to providing exceptional service standards.

## CONTACT US

To find out more about our Insurance products, contact one of our Underwriters below:

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*The information is purely a summary of the policy features which can be made available. Each submission will be reviewed individually by Underwriters. Therefore please refer to the individual policy schedule for full details of all terms & conditions applicable to the coverage.*