

Liability Insurance for Trades/Small Business

Up to 10 employees* | Turnover up to \$2.5m | Limits \$5m, \$10m, \$20m | Excess \$0, \$500, \$1,000

Up to 50% subcontractors | Variable commission to 20% | Online quote & bind | Online certificates

What does this product cover?

Public and/or Products Liability Insurance covers your client's legal liability to compensate customers and/or members of the public for accidental bodily injury and/or accidental damage to their property caused by either your client or their employees in connection with their business or the product(s) supplied by their business. In addition, it provides cover for legal fees, costs and expenses that your client may incur in defending a claim.

Features

- Legal liability to pay as compensation and those associated costs and expenses arising from accidental bodily injury to any person; accidental damage to property; obstruction, trespass, nuisance or interference with any right of way; wrongful arrest, detention, false imprisonment or malicious prosecution in connection with your client's business
- Includes cover for your client's legal liability for accidental bodily injury and/or accidental damage to property arising from any sudden, identifiable, unintended and unexpected incident of pollution or contamination which takes place in its entirety at a specific time and place during the period insurance
- Includes cover for your client's legal liability for accidental bodily injury and/or accidental damage to property arising from the use of plant and motor vehicles where compulsory insurance is not required
- Compensation paid to your client where court attendance is required of any director, partner or employee in relation to a claim that is covered by this insurance.

Typical Exclusions

- Radioactive Contamination
- War and Terrorism
- Pollution and Contamination unless from a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance
- Damage to property owned or in your client's custody and control unless leased or rented premises (excluding contractual liability) or buildings temporarily occupied for the purpose of maintenance, alteration, extension, installation or repair. This does not apply to property temporarily in possession of the insured or an employee for the purpose of being worked on (limit \$250,000)
- Mechanically propelled vehicles for which compulsory motor insurance or security is required under any legislation governing the use of vehicles
- Fines or penalties, punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages
- Advice for a specific fee and breach of professional duty
- Bodily injury to an employed person
- Work undertaken at any hazardous premises such as (a) steeples, blast furnaces, dams, canals, viaducts, bridges, or tunnels; (b) towers, chimney shafts or stacks exceeding 10 metres in height; (c) aircraft, airports, aerodromes, or launch facilities for spacecraft, rockets, missiles or satellites; (d) ships, docks, piers, wharves, quays, breakwaters or sea or river walls or defensives; and (e) collieries, mines, chemical works, gas works, oil refineries; offshore rigs, platforms or installations; power stations; or bulk oil, petrol, gas or chemical storage tanks or chambers.
- Use of heat unless specifically agreed by Insurer and Heat Conditions applied
- Recall, repair or replacement of any product supplied
- Standard excesses.

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**includes principals and subcontractors*