

Property & casualty

Our property and casualty policy addresses the core risks faced by any business including costs associated with injury or property damage claims made by a third-party, damage to or loss of property, and financial loss as a result of business downtime. Designed with all companies in mind, this simple and clear policy, offers a breadth of cover for a business's core property and general liability needs.



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At a glance

General liability

Our policy includes commercial general liability including products and completed operations, pollution, tenants' legal liability, non-owned and hired automotive costs, employee benefits liability and medical expenses.

Bodily injury and property damage liability

Bodily injury and property damage liability is vital for any organisation dealing with clients and members of the public, and even those who simply have a premises. This clause offers cover for legal costs and compensation claims made by external individuals.

Products liability

We recognise that manufacturers, importers and distributors are uniquely exposed to litigation. That's why we agree to pay all costs that you become legally obliged to pay should there be a claim of bodily injury or property damage caused by one of your products. We have a blanket additional insured extension and a blanket waiver of subrogation as standard.

Personal and advertising liability

A growing exposure with the use of social media and other forms of modern advertising, our policy includes cover for defamatory content, violating a person's rights to privacy, and infringement of copyright in advertising material.

Property, contents and business interruption cover

An extremely important part of any business is where they operate from, which makes it highly disruptive when a loss leads to an inability to use or access premises. Therefore, we offer cover to rebuild or repair your building as a result of a loss, and include cover for contents and resultant business interruption.

What we love

Take a look at our appetite sheet:

- [Manufacturers & distributors](#)
- Professional services (non-manual)
- Annual events policies (conferences, exhibitions, trade shows)
- E-commerce sellers
- Retail stores
- Office premises

What we ordinarily decline

- Amusement arcades, nightclubs and bars
- Manual contractors
- Aviation, aerospace or nuclear exposure
- Tour operators
- Tire re-moulders or re-treaders

Coverage enhancements

- Legal expenses
- Cyber and privacy extension
- Product recall extension

Limits

Casualty	\$6,000,000
Property	\$10,000,000