

POLICY CHECKLIST

Have you considered all your possible risks? There are many types of insurance to cover different risks. We recommend that you carefully consider the covers below, some of which are not included in your schedule. Please contact our office if you require further information or cover.

Material Damage:	Insurance of Static Assets. <input type="checkbox"/> Buildings – Replacement – Valuation Recommended <input type="checkbox"/> Plant, Fixtures & Fittings – RV <input type="checkbox"/> Stock <input type="checkbox"/> Seasonal Stock Increase <input type="checkbox"/> Customers Goods/Leasehold Improvements <input type="checkbox"/> Money <input type="checkbox"/> Earthquake Extension
General Property	Insuring mobile equipment such as plant, stock, tools & samples, at various situations and in transit
Business Interruption:	<input type="checkbox"/> Insurance of Gross Profit <input type="checkbox"/> Additional Costs Of Working <input type="checkbox"/> Claims Preparation Costs <input type="checkbox"/> Loss of Rent <input type="checkbox"/> Reinstatement of Records <input type="checkbox"/> Book Debts <input type="checkbox"/> Earthquake Extension
Broadform Public Liability:	<input type="checkbox"/> Care, Custody and Control <input type="checkbox"/> Punitive & Exemplary Damages <input type="checkbox"/> Bailees Liability <input type="checkbox"/> Motor Service & Repair Extension <input type="checkbox"/> Underground Services Extension <input type="checkbox"/> Vibration & Removal of Support Extension <input type="checkbox"/> Mechanical Plant & Mobile Cranes Extension <input type="checkbox"/> Product Recall <input type="checkbox"/> Goods On Hook
Carriers Liability:	Insured's Legal Liability for damage to the property of others, as defined by the Carriage of Goods Act (1979) and amendments thereto. Subject to Insurers policy terms conditions & exceptions.
Internet Liability	Provides Indemnity for claims including transmission of a virus, breach of Intellectual property, defamation, breach of copyright or breach of Confidentiality.
Directors & Officers Liability:	Provides Indemnity to the company and Directors & Officers against claims by shareholders and/or Creditors/Clients.
Professional Indemnity:	Cover against third party claims due to negligent acts & errors or omissions which do not necessarily involve loss or damage to third party property.
Employer's Liability Insurance:	Liability for actions by injured employees, including Exemplary or Punitive Damages including Legal Defense Costs.
Employment Practices Liability:	Protection for Directors, Management and the Company arising from employment disputes brought about by employees. Covers defence costs and any damages awarded.
Statutory Fines & Penalties:	Insurance of Fines & Penalties and Legal Defense Costs for Statutory Fines.

Legal Prosecution Defence Insurance:	Protection for Directors, Executive, Managers and Employers arising from criminal prosecution whilst going about their daily work. Covers legal expenses incurred in defending a legal action alleging an offence under statute arising in the course of employment with the Insured.
Computer Breakdown:	<input type="checkbox"/> Breakdown Only <input type="checkbox"/> Loss of Information <input type="checkbox"/> Loss of Gross Revenue <input type="checkbox"/> Increased Costs of Working <input type="checkbox"/> Claims Preparation Costs
Contract Works Insurance:	Insurance of Contract Works <input type="checkbox"/> Annual Declaration <input type="checkbox"/> Individual Policy Required <input type="checkbox"/> Cover for Sub Contractors
Machinery Breakdown Insurance:	Repair/replacement costs following break-down of machinery and/or Consequential loss. <input type="checkbox"/> Breakdown Only <input type="checkbox"/> Boiler Explosion <input type="checkbox"/> Loss of Gross Profit <input type="checkbox"/> Increased Costs of Workings <input type="checkbox"/> Claim Preparation Costs
Refrigerated/Frozen Stock:	Provides insurance for spoilage of refrigerated stock due to Unforeseen circumstances, i.e. power failure, breakdown.
Personal Accident & Sickness/Income:	Protects your income for Accident and Illness. <input type="checkbox"/> Long Term (to Age 65) <input type="checkbox"/> Weekly Benefit (104 Weeks) <input type="checkbox"/> Medical Expenses
Trade Credit:	
Employee Fraud/Fidelity Guarantee:	
Travel:	<input type="checkbox"/> Corporate Travel Insurance: To cover Directors, Employees and their families whilst traveling overseas on business or agreed leisure travel. <input type="checkbox"/> Individual Declaration
Marine Insurance:	<input type="checkbox"/> Imports/Exports <input type="checkbox"/> Internal NZ Transits <input type="checkbox"/> Commercial Hull
Commercial Motor Vehicle Insurance:	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Loss of Use – Cost of Rental Vehicle <input type="checkbox"/> Third Party, Fire and Theft <input type="checkbox"/> Third Party
Domestic Insurances:	<input type="checkbox"/> Home <input type="checkbox"/> Contents <input type="checkbox"/> Boat <input type="checkbox"/> Holiday Home/Contents <input type="checkbox"/> Rental Home/Landlords Fixtures
Private Motor	<input type="checkbox"/> Car/Motorcycle
Personal Legal Protection:	Provides Indemnity for personal legal defence costs.
Life Assurance	<input type="checkbox"/> Term <input type="checkbox"/> Medical <input type="checkbox"/> Total Permanent Disability