

Business

New Zealand's leading
independent insurance
and risk advisory

**Indicative Premium
Guide**

Pro Guides Incorporated

Dear Sir/Madam

RE: Public & Statutory Liability Facility for Pro Guide Members

Thank you for the opportunity to provide terms for your members insurance requirements, we are pleased to supply the following premium indications for the Pro Guide facility for their consideration. Due to the volatile insurance environment we find ourselves in over the last twelve months and due to increased costs of living, these premiums are an indication only and must be confirmed in writing before any formal quote can be bound.

Liability Package

Public Liability \$2,000,000
Statutory Liability \$500,000

Excess \$500 standard

Total Cost \$625 + GST
 \$475 + GST minimum (if cover taken for less than 9 months)

We are also able to offer competitive terms on all other forms of insurance including Commercial Motor, Material Damage, Income Protection and any other insurance that may be required.

Members are welcome to contact us directly to arrange cover over the phone or email rick.cartmill@bwrs.co.nz , and certificates can be issued promptly if and when needed.

Our contact details are below or alternatively our web site address is www.icib.co.nz (Waikato Branch).

Kind Regards



Rick



Rick Cartmill ANZIIF (Snr Assoc); Dip BS, (LV5 Fin/Gen Ins)
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[Disclosure Statement](#)

THE BUSINESS

Principally but not limited to Pro Guide including all associated incidental to associated herewith, including ownership and/or occupation of premises.

SCOPE OF COVER

Indemnity for legal liabilities in connection with the Business and arising from occurrence resulting In Personal Injury or Property Damage occurring within the Policy Territory

POLICY TERRITORY

New Zealand only

LIMIT OF LIABILITY

- General and Product Liability -- Limit of Indemnity \$1,000,000 any occurrence
- Punitive and Exemplary Damages - Limit of Indemnity \$1,000,000 any one occurrence and in the Aggregate

DEDUCTIBLE

\$500 Standard

Automatic Extensions	Excess	Sum Insured
Advertising Liability	\$1,000	\$1,000,000
Business Advice or Service	Policy Standard	Policy Limit
Business Travel to a Non-Territorial Country	Policy Standard	Policy Limit
Care, Custody or Control	\$1,000	\$500,000
Drones	\$1,000	\$1,000,000
Goods Lifted or Carried by Crane	\$2,500	\$250,000
Hot Works Away From Your Premises	Policy Standard	Policy Limit
Innkeeper's Act	Policy Standard	\$250,000
Landlord's liability	Policy Standard	Policy Limit
Lost or Stolen Keys	Policy Standard	Policy Limit
Product Withdrawal Costs	\$2,500	\$100,000
Punitive or Exemplary Damages	Policy Standard	\$1,000,000
Service/Repair - Machinery	\$2,500	\$250,000
Service/Repair - Vehicle and Watercraft (watercraft must be less than 10 metres)	\$1,000	\$500,000
Tenant's liability	Policy Standard	Policy Limit
Underground Services	\$2,500	Policy Limit
Vehicles/Mobile Mechanical Plant Liability	Policy Standard	Policy Limit
Vibration or weakening of support (VROS)	\$5,000	\$500,000

POLICY TERMS & CONDITIONS

Standard Terms

Terrorism Exclusion

Electronic Data Exclusion (A)

Building Defects and Mould Exclusion

POLICY WORDING

NZI Broadform Liability BRD0318 NZ5060-10

Business

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