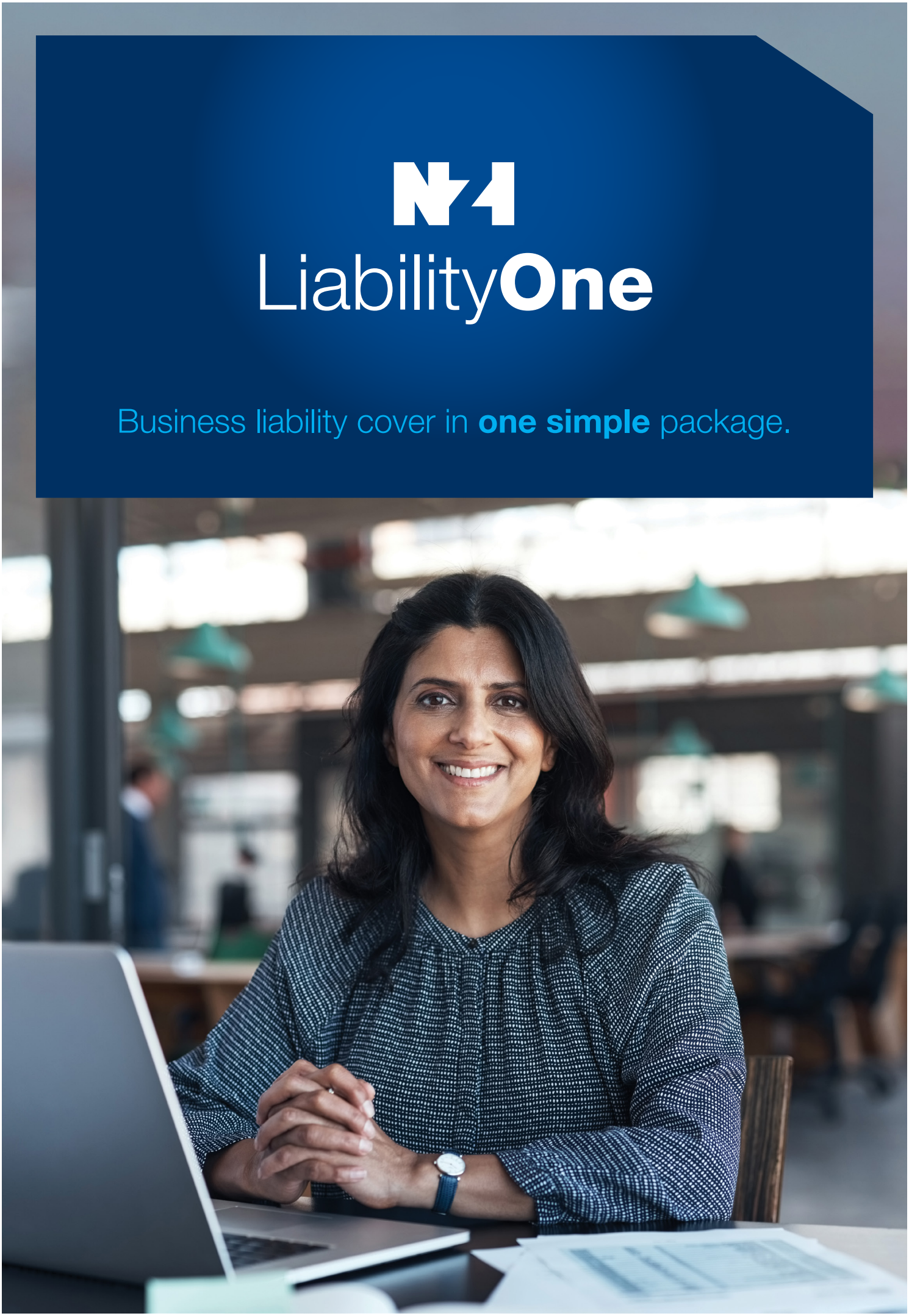
LiabilityOne

Business liability cover in **one simple** package.



Why liability insurance?

Businesses have become increasingly exposed to liability risk. Public liability, employment disputes, cybercrime – it can all get very messy, and very expensive, very quickly. Which is why New Zealand's most experienced business insurer has created NZI Liability One. All the inherent complexity of liability insurance in one, simple, easy to manage package.

What NZI Liability One includes

Comprehensive liability protection (see below), plus you can add Cyber Base and Employment Disputes cover as optional extras to meet the needs of your business.

Public Liability

Provides cover for legal liability and associated legal costs, should a business, its employees or products cause third party property damage or personal injury.

Employers Liability

Covers the insured for legal liability and associated legal costs for claims brought by employees for personal injuries that are not covered by ACC.

Directors and Officers

Provides business executives with cover for costs involved with legal action arising from carrying out their management duties.

Consequential Loss

Covers the insured against financial loss following a business interruption event which is a result of a claim covered under the Public Liability, Statutory Liability or Employers Liability policy.

Statutory Liability

Provides cover for liability and associated legal costs arising out of unintentional breaches of most New Zealand statutes affecting commercial businesses.

Prosecution Legal Expenses

Covers an employee of the insured for legal expenses to defend a prosecution for causing the accidental injury or death of a person that happens in the normal course of carrying out their duties as an employee.

Crime

Covers the insured for loss arising from theft by an employee and criminal acts perpetrated by a third party.

Optional extras

Every business is unique. For those wanting to help ensure they are covered for cybercrime or employment disputes, NZI Liability One has you covered.

Cyber Base

Covers the insured for a number of Cyber exposures. It provides cover for direct costs as well as claims from third parties, and also covers expenses with defending Cyber claims, such as legal costs. Cyber Base also provides access to a 24/7 emergency helpline and a Cyber Expert team.

Employment Disputes

Covers the insured for defence costs and any compensation payable as a result of a claim by an employee for an employment grievance.

Why choose NZI Liability One?

NZI Liability One is an industry-leading liability package designed to help protect New Zealand businesses from financial loss. Whether that loss arises from supplying a product, managing staff, or a cyberattack, NZI can cover the legal costs to defend a claim as well as covering any damages awarded.

NZI is one of New Zealand's oldest and most well-known insurers. Our liability solutions are backed by a proactive claims team, enabling your business to trade with confidence.

This information is intended as a guide. Policy limits and exclusions apply.
Please refer to the policy wording for full terms and conditions.

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