

BROADFORM LIABILITY

WHO IS EXPOSED?

Any person, company, organisation or entity operating in today's business environment.

WHAT IS AT RISK?

The financial safety and well-being of the company or organisation.

WHERE COULD CLAIMS COME FROM?

- Any third party with whom the client enters into a contract
- Any third party where injury or damage has been caused or, alleged to have been caused, by the insured
- Depending upon the Insured's type of operation the source of the claim could originate anywhere in the world – North American Jurisdiction extension available on request

TYPES OF COVER AVAILABLE

General Public Liability

- Airstrips / helicopter pads not equipped with a control tower
- Contractor's liability
- First aid
- Loading / unloading
- Parking facilities
- Pollution
(sudden, unintended and unexpected)
- Property owner's liability
- Spread of fire
- Tenant's liability
- Tool of trade
- Watercraft not exceeding 15.25m
- Work away liability
 - Optional extensions
 - Breakout - relocation costs
 - Care, custody and control
 - Cyber liability

- Exhibitor's liability
- Goods on the hook
- Gradual Pollution
- Incorrect dispensing of fuel
- Loss of documents
- Principally controlled insurance
- Removal of support
(Contractors & developers)
- Spread of fire preventions costs

Products Liability

- Defective workmanship
- Food poisoning
 - Optional extensions
 - Mitigation expenses
 - Product inefficacy

Employer's Liability

- Employee to employee
- SIMRAC levy

Advertising liability

- Carrier's liability
- Contingent plant hire
- Contractor's CAPEX liability
- Employment practices liability
- Excess of loss liability
- Gratuitous advice
- Infringement of copyright
- Products guarantee
- Products recall
- Professional indemnity
- Pure financial loss
- Statutory legal defence costs
- Umbrella liability
- Warehouseman's liability
- Wrongful arrest and defamation

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The content of this Fact Sheet is for information purposes only and merely aims at providing a summary of the product. In the case of discrepancy, the content of the relevant policy documents will prevail. Each risk is separately analysed and assessed and some covers mentioned in this Fact Sheet may not be included in your policy. Please refer to your policy and schedule or contact your intermediary to confirm the cover that is available to you.