

QBE Insurance

Public and Products Liability Cover



Businesses are exposed to litigation

Operating a business that is large or small comes with a lot of responsibilities. Activities associated with manufacturing or delivering products and providing services, even if performed with utmost care can still cause injuries to third parties and/or damage to third-party property. With claims and increasing legal costs, litigation can result in heavy financial losses.

What can go wrong?

A third party can be injured on your property or while you are carrying out your business on someone else's property. They may hold you accountable even if it was not your fault. Your clients can allege that your products caused damage and/or injuries to them. Damage to personal items or commercial property can happen, while you perform your business activities. You may be held legally liable.

Can you afford not to have liability insurance?

- To enter into a business contract other parties can require that you have Public and Products Liability Insurance.
- If a claim is made against you, defending a lawsuit can be very expensive, whether there is fault or otherwise.
- The effect of a compensation award against you can threaten the viability of your business.

To navigate these exposures you need cover for legal defence costs, negotiated settlements and any damages or costs that might be awarded in court.

QBE Public and Products Liability Cover highlights

- Comprehensive protection should you, your employees or your products cause third-party property damage and/or bodily/personal injuries..
- It is designed to protect you regardless of whether a claim is caused by you - the insured, your employees or your products.
- The team at QBE works with you to tailor the cover to the specific needs of your business.

Based on our significant capacity we are flexible to include various covers:

PRODUCT FEATURES	BENEFITS TO YOU YOU
All risk cover for: <ul style="list-style-type: none">• Public liability• Products liability• Advertising liability (optional)• Gap motor liability (optional)	Minimal gap for your liability exposures
Worldwide optional cover (excluding USA & Canada)	Worldwide protection for your products and staff
Optional cover for USA & Canada exports available	Comprehensive cover for all your business needs
Professional liability cover for services not given for a fee	Covered for product design related liabilities
Optional care, custody and control cover	Covered for property in care, custody and control
Optional cover for new subsidiaries, partnerships, joint ventures	Peace of mind during business transition
Optional writeback for accidental or sudden pollution	Alleviates concerns for pollution caused by business

Critical examples

Scenario one

A shopper slipped on the mixed vegetables lying on the floor in the supermarket and sprained his ankle. He sued the supermarket for failing to take adequate steps to avoid the risk of injury and failing to keep the floor dry and reasonably safe for shoppers. He was awarded an amount deemed to cover pain and suffering in addition to his incurred medical costs.

Scenario two

A tourist holidaying at a resort was taking a swim in the pool when a portable basketball apparatus fell on her, causing head injuries. The tourist sued the resort for failing to secure the apparatus adequately and for not taking any steps to avoid the risk of injury. She successfully claimed for her medical costs, loss of earnings, pain and suffering.

Do not delay

In today's world the legal environment changes continuously. As a decision maker you must actively manage your business exposures in order to be successful.

QBE Public and Products Liability insurance can help protect your business against various risks exposures. Our team can work with you to design a cover that can be as simple or as complex as your business requires. Some of the criteria we look at to determine your cover include your specific area of activity, the equipment you operate, your turnover and your employees.

We are thus able to provide a solution tailored to your needs. Call us today.

More security and protection

QBE has a broad range of insurance solutions designed to protect the additional exposures your business may face.

Make an appointment with your QBE local office (check the contact details overleaf) or contact your insurance advisor today.

This product sheet, including any scenarios, is provided as a guide only to the types of cover available and which may apply to certain claims. It does not take into account matters specific to your needs. QBE will assess each claim in accordance with the terms and conditions of the policy, the level of cover chosen and the particular circumstances giving rise to the claim. For full details of the terms and conditions and levels of cover available, please read our QBE Public and Products Liability Insurance policy wording, which is available on request from your local QBE office or insurance advisor.



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