



# Commercial General Liability Insurance

## Summary of Benefits

Any organisation, whether a multinational company or a small retailer, is exposed to the legal consequences of causing damage to third party property, or, in the case of exporters, causing personal injury to third parties. Legal liability may occur either through the conduct of an Insured's business operations (general liability), or the use of an Insured's products (product liability). The ACE Commercial General Liability Policy is designed to protect against such unintentional damage as well as the cost of defending any consequent claim.

The need for this cover is particularly relevant to exporters who must operate within far more litigious and turbulent legal environments than New Zealand. Without the protection afforded by the ACC scheme, exporters must be prepared to face substantial adverse court awards should a claim for personal injury be successfully brought against them. Further, irrelevant of the merit of a claim, there are also the substantial costs of defending such claims to consider.

Not only does the ACE Commercial General Liability Policy offer extensive coverage but we are also able to offer a highly experienced international claims handling team through our global ACE Network.

## Coverage Features of the Policy\*

- Compensation that an Insured is legally liable to pay as a result of liability arising out of personal injury or property damage
- Defence Costs
- Worldwide exports including the USA and Canada (either on an occurrence or claims made basis)
- Operations that have a physical presence in foreign territories, including the United States
- Property in the care, custody and control of the Insured, including hired equipment and vehicles (other than for reward)
- Design of the Insured's own products

- Property Owner's Liability
- Tenant's Liability
- Exemplary Damages (New Zealand only)
- Sudden and Accidental Pollution
- Service and Repair
- Ownership, Maintenance, and Operation of Watercraft up to 8 metres
- Non-registered vehicles
- Libel and Slander

## Coverage Enhancement Requests\*

- Forest and Rural Fires Act
- Increased limits for Care, Custody and Control
- Product Recall Expenses

## Additional Features

- Local underwriting authority and account management expertise
- Local claims handling
- Worldwide cover
- Large capacity
- Comprehensive global representation

## Important Note

*This brochure is intended to provide only a general description of the insurance policy and service discussed and is not intended to describe them in full detail. We recommend that a potential purchaser thoroughly examine our policy offered and consult with an appropriate expert to be certain of the precise nature of its details. This brochure is designed for use by brokers and/or insurance agents only. Potential purchasers should contact ACE or their broker and/or insurance agent for further advice.*

\* Please note that some exclusions or conditions may apply.

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