



Employer's Liability Insurance

Summary of Benefits

ACE's Employer's Liability policy is designed to protect employers against any losses arising from certain claims by employees.

In today's ever increasingly litigious society employees who suffer an injury which is not covered under ACC are looking to bring claims for compensation and damages against their employers.

Coverage Features*

- Settlements payable in respect of claims for personal injury to employees suffered in the course of their work activities and not covered by the Accident Compensation Corporation. These can include:
 - Mental anguish, in the absence of physical injury
 - Food poisoning
 - Injury caused by a gradual process; (disease or infection caused by passive smoking, and air conditioning systems for example)
 - Heart attack or stroke caused by stress
 - Nervous shock or fright
 - Stress and/or fatigue
- Covers Defence costs associated in defending these claims

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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