

# Liability Cover

Our FMG Liability policy covers your legal liability to others for accidental loss to their property, or accidental personal injury to other persons during the period of insurance in connection with your business, and your associated legal defence costs provided our consent is obtained prior to those costs be incurred.

## Automatic Benefits

- Landlords' Liability - cover for property you own in New Zealand, either whole or in part, but do not occupy, through a fault, defect, or your employees' or agents' negligence that causes accidental loss to the property of, or accidental personal injury to others
- Mobile Plant or Machinery - cover for accidental loss to the property of others or accidental personal injury to others during the period of insurance arising from your use of plant or machinery including plant or machinery attached to or forming part of a motor vehicle other than a forklift, fork hoist, fork truck or harvester
- Moral Obligation - cover for accidental loss to the property of others caused by your animals trespassing, escaping, or being driven, your farm vehicle or mower throwing up objects or harmful materials (other than liquids or sprays) while being used in your farming operations, or storm damage to trees on your property
- Overseas Visits - cover for accidental loss to the property or accidental personal injury to others during the period of insurance while outside New Zealand arising out of incidental clerical, managerial, marketing or sales work for your business, provided your normal place of residence is in New Zealand. You are not insured in relation to any manual work
- Parked Vehicles - cover any of your customers or visitors' vehicles that are damaged while parked at your premises in New Zealand.
- People Touring Premises - cover for your legal liability for accidental loss or accidental bodily injury during the period of insurance to any customers or visitors while they are touring your premises in New Zealand.
- Property in Your Care - cover for accidental loss during the period of insurance in New Zealand in connection with your business to property in your care, custody, or control that you do not own.
  - This benefit excludes damage to land or buildings, property being worked on, any unexplained differences or shortages, property in a coolstore and horses
- Product Liability - cover for accidental loss to the property of others or accidental personal injury to others during the period of insurance in connection with your products, that arises in New Zealand and in other parts of the world (excluding USA and Canada), provided that you took all reasonable precautions to ensure that those products were in good condition, free from defect or contamination and fit for the purpose required
- Product Withdrawal - cover for the cost of recalling or physically withdrawing your insured products within New Zealand, that have already given rise to a claim covered under the policy, and would, in our reasonable opinion, lead to further or similar claims arising under the policy if not recalled or withdrawn
- Tenants' Liability - cover for accidental loss to a premises, including fixtures and fittings that you rent, lease, tenant, hire or occupy but do not own in New Zealand
- Underground Services - cover for your legal liability arising directly or indirectly out of accidental loss to underground services provided that before starting the relevant work, you made inquiries with the relevant authority, company, or organisation to determine the exact location of the underground services, and you take all other reasonable precautions to prevent personal injury or loss to the property of others
- Vibration and Removal of Support - cover for accidental loss to the property of, or personal injury to others in New Zealand as a result of you removing, weakening, or interfering with the support of, or causing vibration to, land or buildings you do not own or occupy.



## We also provide specialised cover for

- Material Damage
- Business Interruption
- Commercial Vehicles
- Management Liability

Effective on all new policies, items and renewals issued on or after 1 November 2021

For more information about Liability cover or to arrange for a quote please call us on 0800 366 466 or visit [www.fmg.co.nz](http://www.fmg.co.nz)

## Optional Liability Benefits

- Statutory Liability - cover for your liability to pay penalties for unintentionally committing an offence under an Act after the retroactive date as part of your business
- Fines and Costs under the Building Act 2004 - cover for fines and court/hearing costs relating to complaints imposed on you under the Building Act 2004
- Dairy Milk Contamination Liability - cover for accidental loss to the to milk belonging to others arising from contamination caused by your milk
- Vehicle and Watercraft Service and Repair - cover for accidental loss to the property of others or accidental personal injury to others during the period of insurance in New Zealand connected with the service or repair of motor vehicles, internal combustion engines, watercraft capable of being transported by trailer and not exceeding 10 metres in length, any machinery or equipment associated with, or accessories or fittings of, any of the above
- Spray Drift Liability - cover for accidental loss to the property of others directly caused by spraying herbicides, fungicides, or pesticides in connection with your business
  - This benefit excludes damage to property you are intentionally spraying, and spraying that is carried out using aircraft
- Harvester Liability - cover for accidental loss to the property of others, (excluding the harvester itself), and accidental personal injury to others caused by your use of any harvester vehicle while harvesting in connection with your business.

- Limited Carrier's Risk - cover for accidental loss in New Zealand to goods entrusted to you for carriage in connection with your business, under section 248 (1)(d) of the Contract and Commercial Law Act 2017.
- Kiwifruit Coolstore Liability - cover for accidental loss to kiwifruit in your care, custody, and control, but not owned by you, in your New Zealand Coolstore. A written supply agreement with Zespri International Limited must be in place for the coming kiwifruit season.
- Employer's Liability - cover for compensatory damages arising from employees sustaining personal injury in connection with your business that is not covered by ACC or under the Employment Relations Act 2000-personal grievance, or the Health & Safety at Work Act 2015.
- Licensed Building Practitioner's Professional Indemnity - cover for your legal liability for a complaint or claim arising from an error or omission in the licenced building practitioner providing sign offs under the Building Act 2004

## What we will pay

- We will pay up to the sum insured as shown on your certificate
- Limits for each of the listed Automatic and Optional Benefits per event and in the aggregate apply - please refer to the policy wording for details
- There are some exclusions - please refer to the policy wording for more details

### The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**  
or visit our website **fmg.co.nz**

#### Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website [www.fmg.co.nz](http://www.fmg.co.nz)

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**We're here for the good of the country.**