

Management Liability Cover

The FMG Management Liability policy covers your legal liability and cost exposures in connection with your management of a company. Cover is also included for a number of the company's legal liabilities and cost exposures.

Automatic Benefits Include

- Liability in respect of management
- Defence costs

Provided our consent is obtained prior to costs being incurred, you are also covered for:

- Pre-investigation costs
- The expense of schooling, housing, utilities, or personal insurance in the event your personal assets are seized, confiscated or frozen
- Additional defence costs when there is an allegation you have breached Health and Safety laws

Automatic Benefits for the company

- Reimbursement of the liabilities the company is obliged to indemnify you for, or which would otherwise have been the subject of certain valid claims
- Disruption expenses
- Defence costs for an actual or alleged breach of contract or pollution event

Provided our consent is obtained prior to costs being incurred, you are also covered for:

- Public relations costs if you or another director, officer or trustee die accidentally or are seriously injured
- Public relations costs due to a significant reputational issue
- Identity fraud costs
- Defence costs and specialist investigative fees in the event of a crime loss

Additional Automatic Benefits for both you and the company

- Employment related claims
- Employment superannuation schemes
- Emergency defence costs

Provided our consent is obtained prior to costs being incurred, you are also covered for:

- Tax investigation expenses
- Costs in connection with an inadvertent disclosure of data, or confidential information
- Costs in connection with a breach of privacy

Available Optional Benefits

- A range of options to extend the period in which you need to notify us about a claim beyond the period of insurance (the discovery period), if this policy is not renewed, you retire or the company is wound up, or an alternative policy is not put in place
- Run off cover available in the event of a merger or acquisition

What we will pay

Some covers in the FMG Management Liability policy operate on a 'claims made and notified' basis

This means that the claim must be made against the party insured under this policy and notified to us in writing during the period of insurance



We also provide cover for

- Material Damage
- Business Interruption
- Commercial Vehicles
- Goods in transit
- Liability

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

Effective on all new policies, items and renewals issued on or after 1 July 2026

We're here for the good of the country.