

Association Liability Cover

The FMG Association Liability policy covers you and office holders for legal liability and cost exposures related to the management of a non-corporate organisation including professional, charitable, non-profit, trade, social or sporting organisations.

Automatic Benefits for you Include

- Cover for legal liability and costs arising from a claim of civil liability in the course of the professional business, in respect of the management of the Association and any not for profit outside entities we have agreed to cover

With our consent prior to costs being incurred, you are also covered for:

- Pre-investigation costs
- Defence costs
- Additional defence costs when there is an allegation you have breached Health and Safety laws

Automatic Benefits for the Association

- Liability arising from wrongful acts of its officers not covered elsewhere
- Reimbursement of the liabilities the Association is obliged to indemnify officers for
- A situation when a third party has fraudulently represented themselves as the Association in entering into a contract and the other party seeks to enforce that arrangement
- Disruption expenses
- Defence costs: Additional defence costs cover available for an actual or alleged breach of contract or pollution event

With our consent prior to costs being incurred, the Association is 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
- Defence costs and specialist investigative fees in the event of a crime loss

Automatic Benefits for both you and the Association

- Liability arising from you or the Association providing professional advice or services
- Cover for the legal liability and costs you incur in respect of a claim for unintentional breaches of the Consumer Guarantees Act 1993 or the Fair-Trading Act 1986, or similar consumer protection legislation
- Emergency defence costs
- Loss of documents
- Unintentional defamatory statements
- Liability for any unintentional breach or infringement of privacy, use of confidential information or intellectual property rights
- Employment related claims

With our consent prior to costs being incurred, you and the Association 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 Association is wound up, or an alternative policy is not put in place
- Run off cover available in the event of a merger or acquisition



We also provide cover for

- Farm Buildings and Contents
- Farm Vehicles
- Home and Contents
- Private Vehicles

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.