

Fact Sheet

Public & Products Liability



Overview

Choose Trades Public Liability Limits of \$5m, \$10m \$20m including General Property for damage or loss of tools and stock, and property in Physical or Legal Control.

Public & Products Liability

AFA's Public and Products Liability Insurance, covers your business if a member of the public is injured or has their property damaged during the course of your work, or while using your products or services. It covers compensation you're liable to pay and your reasonable legal fees incurred to defend a claim against you.

General Property (Loss of Tools) Cover

Cover up to \$50,000 can be provided for property damage to tools, including loss or theft and damage to stock which are owned by you.

Property damage includes loss or damage to tools caused by:

- fire, lightning, flood, explosion, malicious damage or vandalism;
- theft following forcible and violent entry which causes visible damage to a locked vehicle, locked tool boxes or your premises;
- theft of equipment securely attached to a vehicle through the use of locks or padlocks, which results in visible damage to such securing devices;
- collision or overturning of a conveying vehicle; or unforeseen accidental physical damage;
- Theft in open air can be included at an extra cost.

Claims Expertise (in-house)

Our in-house specialist claims assessors are dedicated to managing Liability and Loss of Tools claims from initial notification to final resolution. In addition, AFA utilises the expertise of Lloyd's and specialist law firms & consultants with significant expertise in Liability Insurance, to ensure we achieve the best possible outcomes for our customers.

Call 1300 760 377 or email us at claims@afainsurance.com.au.

Why AFA Trades Package?

Coverage Highlights

Third Party Injury:

Claims arising from the injury (and associated medical costs) of members of the public at your business premises or in relation to your business activity.

Third-party property damage :

Claims arising from the damage to someone else's property, whether it's a physical premises (such as a building) or an item they own as a result of your business activity.

Advertising Liability damage :

Claims arising from the damage to any advertising activities conducted by or on behalf of you, in the course of advertising your products.

Legal fees :

Reasonable cost of legal fees and expenses associated with defending a claim made against you, even if you're not at fault.

Property in Physical or Legal Control up to \$250,000:

Damage to Property, not owned by you, but in your physical or legal control is covered.

\$50,000 Consumer Protection cover :

Cover for Plumbers in Victoria and Electricians in Queensland.

Sub-contractors Liability :

Sub-contractors cover for Personal Injury and Property Damage where a sub-contractor is working on behalf of the Insured.

General Property (Loss of Tools) & Stock cover :

General property cover for loss or damage of tools of trade and Stock up to \$50,000.

Unspecified Tools Cover up to \$3,000 :

General property cover for loss or damage of tools for unspecified items covered up to \$3,000.

Simple delivery on AFA's eBIND Platform 24/7:

Quote, Tweak, Bind, Endorse and Renew, Trades Liability on eBIND™ up to 8 employees and \$1m turnover, referral for terms over \$1m turnover.

Occupations Appetite

Some of our typical occupations include:

- Electricians
- Carpenters
- Painters
- Bricklayers
- Mechanics
- Tilers
- Hairdressers
- Electricians in Queensland
- Cabinet Makers
- Tilers
- Fencing Contractors
- Auto Mechanics
- Signwriters
- Butchers
- Plumbers
- Landscapers
- Cleaners
- Garage Door Installers
- Auto Electricians
- Glazers
- Lawn Mowing
- Plumbers in Victoria
- Plasterers
- Earthmoving
- Floor Sanding & Blasting
- Roof Tilers
- Handyman
- Pet Groomers

And many more...

Occupations Appetite Not in Scope

Occupations we are unable to include:

- Builders
- Boilermaker
- Dogman
- Security
- Pharma/Medical
- Construction/Project Management
- Industrial or Domestic Demolition/Asbestos Removal
- Labour Hire
- Pyrotechnics
- Riggers
- Toys/Baby Products
- Racehorse Training
- Scaffolding Construction and Erection
- Transmission Line or Distributions Line Works/ Cleaning
- Waterproofing of Buildings
- Pest Control Services
- Shopping Centre Cleaners
- Tree Lopping/Arborists
- Shearing Services
- Convention Exhibition Event Management
- Crane Operators
- Offshore Oil and Gas Activities
- Window Cleaners
- Dam Construction
- Fire Detection/Suppression Works
- Fire Sprinkler/Alarm /System Installation

Need more information?

Please contact our experienced underwriters. AFA can provide tailored solutions from our dedicated Liability Underwriting Team.



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