



PUBLIC AND PRODUCTS LIABILITY

Public and Products Liability Insurance protects businesses from paying compensation to a third party in the event of advertising injury, personal injury or property damage resulting from any business activities and manufactured or supplied product.



How Much We Can Cover

\$50m Primary and Excess options



Types of Protection



Slips & falls on your premises



Damage to a third party's property



Injury caused by you or one of your employee's negligence



Faulty or defective products



Workers' compensation recovery claims for labour-hire employees/contractors



Defending legal fees



North America coverage upon request



Who we Cover

- Manufacturers – food, electrical, industrial machinery and equipment, plastics, non-invasive and non ethical medical equipment
- Wholesalers – importers / exporters
- Packaging companies
- Retailers
- Property Owners and Real Estate
- Logistic companies
- Contracting firms
- Business services
- Farming and agriculture



Why do you need Public and Products Liability Insurance?

What if an accident occurs on your premises or an injury arises directly caused by your product? Do you have adequate protection to cover large out of pocket expenses?

This is why Public and Products Liability Insurance is essential in protecting your business against any loss resulting from an injury and/or property damage claim. For example, if a labour hire worker suffered an injury at your premises they could potentially file two claims. One from the labour-hire company for workers' compensation and one from the injured or their family seeking medical or pain and suffering compensation. If you are sufficiently covered Berkley Insurance Australia will cover all out of pocket expenses so you can focus on operating your business.



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