



This document is to be used as a reference to assist with the completion of the PublicLiability/ProductsCover Proposal Form. Coverage is subject to actual policy terms and conditions as issued, and the information in this Prospectus does not modify any policy cover in any manner. Coverage is not binding until the Insurer has agreed in writing.

LEGAL LIABILITIES TO THIRD PARTIES

Coverage: If the named insured is held legally liable for injury to a third party or damage to their property not under your care or control. Coverage also includes agreed defence costs and expenses subject to the overall limit.

Options for limits of liability include (but are not limited to): \$250,000, \$500,000, \$1million and \$2million

Annual premiums are based on the estimated annual turnover figures, unless otherwise agreed.

If as part of a contract, a landlord or another entity has requested for their name to be included within the coverage, please provide all details on the Proposal Form.

Please note that the above is only a summary of cover. If the cover or limits do not meet your requirements, please contact us, so that we may discuss and arrange the coverage needed.

ADDITIONAL BUSINESS PRODUCTS AVAILABLE THROUGH FREISENBRUCH-MEYER GROUP:

- Business Package – Contents, Business Interruption, Workers Compensation etc.
- Business Travel
- Commercial Vehicle
- Commercial Marine
- Retirement / Pension
- Plans
- Health
- Key Man & Life Insurance
- Directors & Officers
- Errors & Omissions

As each business is unique, our team members would be happy to meet with you to discuss your individual business and if there are any other products available to suit your needs.