

WITH YOUR INSURANCE  
TAKEN CARE OF YOU  
CAN FOCUS ON KEEPING  
YOUR CUSTOMERS SATISFIED



Aon CPF is part of Aon, New Zealand's largest Insurance broker operating a network made up of more than 750 staff located in 76 offices servicing New Zealand from Whangarei to Invercargill.

Aon is the major force in New Zealand for insurance broking, risk management, employee-benefits and claims management. Our leadership position is the result of providing unrivalled services to rural and commercial businesses and individuals.

Aon CPF is a partnership formed with NZI to better serve the needs of individuals, small to medium-sized businesses and the rural community in 1996. This partnership enables Aon to deliver niche insurance solutions underwritten by NZI.

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NZI, a business division of IAG New Zealand Limited

NZ5551/4 07/14

# TRADEPACK

INSURANCE SOLUTIONS  
FOR YOUR SMALL TO MEDIUM  
SIZE TRADE BUSINESS



**AON** CPF  
BUSINESS INSURANCE SOLUTIONS

## Aon CPF TradePack – a business insurance pack, customised for your small to medium size trade business.

TradePack provides up to six recommended policies tailored for your business insurance needs.

Receive a multi policy discount if you take out at least Mobile Business Assets, Broadform Liability and Commercial Motor Vehicle as part of your TradePack.

### RECOMMENDED POLICIES

#### Mobile Business Assets

Provides cover for the portable assets of your business against physical loss or damage anywhere in New Zealand. The policy provides cover for tools, laptops, mobile phones and more.

#### Commercial Motor Vehicle

Provides cover for accidental loss to your vehicle in New Zealand. You are also covered for your legal liability for accidentally damaging someone else's property or injuring them.

#### Broadform Liability

Protects your business in the event that your products and/or activities cause damage or injury to a third party where you are legally liable. This includes damage to property while you are in the process of working on it.

#### Professional Indemnity

Covers your legal liability for financial loss arising from professional advice, design, plans, specifications or project management/construction management to third parties. This will also include the cost to investigate and defend a claim.

#### Statutory Liability

Covers you for any fine or reparation you are liable to pay for an accidental breach of most Acts. The policy also covers the legal costs and expenses incurred to defend a complaint.

#### Recommended policy if you employ others:

##### Employers Liability

Protects your business from potential costs if you become legally liable to pay costs relating to employee(s) sustaining injury not covered by ACC. The policy also covers the costs of defending any legal action against you.

### MOBILE BUSINESS ASSETS BENEFITS

- ▶ Your portable assets are covered against physical loss or damage anywhere in New Zealand.
- ▶ Your tools are insured for replacement value.

### COMMERCIAL MOTOR VEHICLE BENEFITS

- ▶ The Commercial Motor Vehicle Policy includes the following options; Comprehensive, Third Party Fire and Theft or Third Party only.
- ▶ Comprehensive cover includes an option to purchase the 'loss of use' extension, which covers costs that may be incurred in hiring an alternative vehicle.
- ▶ Our policy includes automatic cover for trailers up to \$3,000 providing flexibility for short term rental and hire of trailers.
- ▶ Your vehicle(s) are covered anywhere in New Zealand.
- ▶ If your vehicle becomes a total loss within one year of its original registration, we will replace it with a new vehicle of the same make and model subject to local availability.
- ▶ You will NOT have to pay an excess for a claim if:
  - it is solely for accidental breakage of windscreen, window glass, sunroof glass, and/or headlight glass
  - the loss arises from fire, theft or conversion of the vehicle or attempt thereof.
- ▶ You're covered for your legal liability for accidentally damaging someone else's property or injuring them for \$10 million.



### BROADFORM LIABILITY BENEFITS

Aon CPF Broadform Liability policy includes the following benefits:

- ▶ covers your legal liability if someone else's property is damaged; if someone is injured by you or one of your employees
- ▶ This includes liability for damage to property while you are in the process of working on it
- ▶ covers your liability under the Forest and Rural Fires Act
- ▶ covers your liability arising from the use of mobile mechanical plant
- ▶ protects your company against liability arising from damage to underground services.

The policy also covers the cost of defending any legal action against you for an event covered under this policy.

### PROFESSIONAL INDEMNITY BENEFITS

- ▶ Covers the financial loss you are legally liable to pay to a third party for an actual breach of your professional services.
- ▶ The policy also covers the costs of defending any legal action against you for a claim covered under this policy.

### STATUTORY LIABILITY BENEFITS

- ▶ We'll cover the cost of fines or reparation (including legal costs and expenses) that a New Zealand court or tribunal imposes on you for an accidental breach of most Acts.
- ▶ Cover includes penalties imposed on Licensed Building Practitioners.
- ▶ The policy also covers the costs of defending any legal action against you for an event covered under this policy.

### EMPLOYER'S LIABILITY BENEFITS

- ▶ We'll cover sums (including punitive and exemplary damages) that you become liable to pay arising from your employee sustaining injury.
- ▶ The policy also covers the costs of defending any legal action against you for an event covered under this policy.

This brochure is a summary of the policies available under Aon CPF TradePack and does not form part of a contract of insurance. Please refer to the Policy Wording for full details of what you're covered for.