



# MasterSure Insurance *for Registered Master Builders*

## Do you know what insurance cover you should have as a Registered Master Builder?

As a Registered Master Builder you are exposed to a variety of risks when operating your business, so it makes sense to insure against the unexpected.

### Ask yourself this...

- ▲ Could you keep your business going if a significant storm, theft or fire occurred?
- ▲ If there was a serious accident and your business was judged to be at fault, could you cope financially?

If you answered "No" to any of these questions, then **MasterSure Insurance** has the solution.

We can help you by transferring some of these risks to insurance policies that have been *tailored* for you, the Registered Master Builder.

### MasterSure Insurance Products

**Contract Works Insurance** will *safeguard your financial security* to ensure there is money

available to reinstate the works if loss or damage to materials and the work performed occurs.

Examples of insured losses include:

- ▲ Theft of materials, vandalism and arson
- ▲ Loss or damage caused by sub-contractors
- ▲ Environmental damage including wind, storm, flood, hail, snow and frost

We *strongly recommend* that you take out an annual policy which will give you:

- ▲ Automatic coverage up to a specified value
- ▲ Deposit premium, adjustable at policy year end on actual contract works value
- ▲ Known premium rate, which allows you to budget the insurance component into your tender price

MasterSure Insurance phone 0800 600 800

## Insurance is just as essential to your business as your vehicle, tools and hard hat

**Liability Insurance Package** will help protect your business where you are legally liable for:

- ▲ Third Party property damage or personal injury (**Public Liability**)
- ▲ An unintentional breach of the law (**Statutory Liability**)
- ▲ An injured employee not covered by ACC for a work related injury retains their right to sue you as their employer (**Employers Liability**)

Legal defence costs and any awards of damages ordered by the court can be substantial.

It makes sense that the Liability and Contract Works insurance policies be with the same insurer, as many liability claims arise from an accident or event at the contract site.

**Commercial Motor Vehicle Insurance** with its 24 automatic extensions such as loss to your vehicle and liability to third parties (including cover for tarpaulins, sheets, ropes, twitches or chains.)

**Tools of Trade** with its cover anywhere in New Zealand will cover sudden and unexpected theft, loss or damage to your tools of trade including scaffolding.

**Professional Indemnity Insurance** where you provide professional advice or services for a fee (those pre-purchase house inspections for

instance) it is critical in today's environment that you protect yourself against allegations of professional negligence and defence legal costs involved.

**Directors & Officers Liability Insurance** provides protection against negligent or wrongful acts of yourself or others in your capacity as an officer or director of a company.

Claims can come from regulatory authorities, shareholders and creditors. Your legal liability as a director can put your personal assets at risk and defence legal costs can be substantial.

**Call the insurance experts at  
MasterSure Insurance for  
professional advice.**

Phone  
**0800 600 800**

**or visit our website  
[www.mastersure.co.nz](http://www.mastersure.co.nz)**

Underwritten by Vero Insurance,  
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