

# Liability Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the business sector, from minor risk to major exposures.

## Our emphasis is on providing:

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of liability insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

## Range of insurances

We can structure an insurance program that covers you against any or all of the following risks:

### Public liability

Covers you and your business against the financial risk of being found liable to a third party for death or injury, loss or damage of property or 'pure economic' loss resulting from your negligence.

### Product liability

Covers damage or injury caused to another business or person by the failure of your product or the product you are selling. This is useful if you sell, supply, deliver, repair or service goods.

Product liability law covers the range of remedies available to individuals who are injured by a defective product or who otherwise suffer loss or damage caused by a defective product. Defects in a product include design defects, manufacturing defects and instructional defects such as inadequate labelling, instructions for use, or warnings that render the product dangerous.

Even if your company did not manufacture the product, the Australian Trade Practices Act can make the supplier liable.

### Product contamination and recall

Covers recall costs, loss of gross profits, and rehabilitation costs following either accidental or malicious contamination. It can also provide access to crisis management planning and loss prevention services through specialist consultants.

Cover can be provided in three parts: accidental contamination, malicious product tampering and product extortion.

### Cover can include:

- loss of gross profit and extra expenses
- recall costs
- rehabilitation costs (sub-limit applicable)
- consultancy costs
- extortion costs.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as liability insurance we can provide cover for any or all of the following: equine and livestock, photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, employment practices, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, promotional, and worker's compensation.



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### General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.