



AFFORDABLE INSURANCE FOR COMMUNITY GROUPS





MAKING IT AFFORDABLE

We've designed an insurance facility that is tailored to meet the needs of Community Groups throughout New Zealand.

About us

JLT New Zealand is a wholly owned subsidiary of the Jardine Lloyd Thompson Group, which is the largest European based broker on the London Stock Exchange.

JLT is the largest provider of professional insurance broking services to local government in New Zealand and for over 14 years we have offered tailor-made insurance solutions for sporting and community-based organisations nationally.

Our team of insurance advisors develop innovative insurance products to meet our clients' specialist needs. We deliver insurance which is easily understood, comprehensive and affordable.

JLT's expertise and speciality in community based insurance, offers your organisation a distinctive choice when selecting your insurance provider.

Our community group scheme policies are underwritten by Lumley General Insurance (N.Z.) Limited. You can find out more about Lumley further in the brochure.



What we cover

Material Damage

- Buildings and/or club equipment and property
- Replacement value
- Anywhere in New Zealand

Business Interruption

Loss of revenue/profit and/or additional cost of working, to allow you to continue operations following insured damage to your building, stock or contents.

Public Liability

Liability that arises from:

- Property ownership
- Third party property damage
- Third party injury

Statutory Liability

Covers legal defence reparations costs, fines and penalties for unintentional breaches of certain government statutes.

This includes:

- Health and Safety Act (limited to legal defence costs only)
- The Building Act
- Resource Management Act

Employer's Liability

Covers an employer's legal liability for negligence causing injury to an employee, which is not covered by ACC.

This includes:

- Stress
- Inhalation of fumes
- Long-term back injury



Additional covers

If you need them we can offer the following covers:

- Motor vehicles
- Personal accidents - provides cover for medical expenses and weekly loss of earning
- Trustees/Association Liability
- Boats/Marine Hull

What's in it for you

Insure with us and you'll enjoy some real benefits:

- Policy wordings tailored for your organisation
- Easy to administer
- Competitive premiums
- Experienced staff that will give you quality advice.



What to do next

Applying for the Community Groups insurance facility is as simple as completing the form at the back of this brochure and returning it to us.

Take out a policy with us and it will suit the needs of your organisation, be easy for you to administer and, more importantly, be affordable.

Insurer

In accordance with the Insurance Companies (Ratings & Inspections) Act 1994 we are required to provide you with information about your insurer - Lumley General Insurance (N.Z.) Limited

Lumley General Insurance (N.Z.) Limited has an A- claims paying rating from Standard & Poor's (Australia) Pty Ltd as at 07/11/2011.

Rating Guide

Standard & Poor's (Australia) Pty Ltd

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
R	Regulatory Action



Your Duty of Disclosure

The duty of disclosure is an important legal requirement which applies to insurance.

When you apply for insurance you have a legal duty of disclosure. This means you must tell your insurer or any prospective insurer all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter:

- Whether or not to accept your application.
- If it is acceptable, on what terms, and at what cost.

You also have this duty each and every time your insurance renews, and whenever you make any change to it.

Examples of information you may need to disclose include:

- Any change in circumstances or activities which could increase the risk of an insurance claim.
- Any criminal offence or traffic offence.
- Any cancellation, refusal to renewal insurance, or imposing of special terms by another insurance company.
- Any insurance claim made or loss suffered in the past.

This is only a brief guide and is not a complete list, if you are unsure what you should declare, contact Jardine Lloyd Thompson for further advice.

What happens if you breach the Duty or Policy conditions?

Failure in your Duty of Disclosure, or breach of any Policy condition or Warranty, could result in

an otherwise legitimate claim being declined, a reduction in a claim settlement or your Policies could even be declared null and void.

Important Privacy Act notes

PRIVACY ACT 1993 DECLARATION

Pursuant to the Privacy Act 1993 the following is brought to your attention:

- You have provided commercial and personal information about you and your organisation.
- The information has been collected to enable your insurers and prospective insurers to evaluate your insurances.
- The intended recipients of the information are your insurers or prospective insurers.
- The information is collected and held by JLT Limited, Tower Centre, Cnr Queen & Custom Streets, Auckland.
- The collection of this information is required pursuant to the common duty to disclose all material facts relevant to your insurances.
- You have rights to access, and to correct, this information subject to the provisions of the Privacy Act 1993.
- JLT Limited are hereby authorised to release this information to other parties.

JLT (FSP34047) is a Qualifying Financial Entity (QFE) licensed and regulated by the Financial Markets Authority (www.fma.govt.nz). We have an internal complaints procedure and are members of an independent external disputes resolution scheme (www.fscl.org.nz) as required by law. For a full copy of our Disclosure Statement please visit our website www.jlt.co.nz

Application Form

Name of organisation

Description of business/organisation activities

Date cover to start

DD/MM/YYYY

Physical address/building street address

Postcode

Postal address

Postcode

Contact name

Telephone number

 (Bus) (After hours)

Email

Cover Required

1. Material Damage

- Building \$

- Contents \$

2. Business Interruption

- Gross profit or revenue

- Additional costs

- Claim preparation costs

3. Public Liability

Yes

No

4. Statutory Liability

Yes

No

5. Employer's Liability

Yes

No

CONTINUES OVER

Building constructionFloor Exterior walls Roof Frame Year of construction Land type Hard Soft Reclaimed **Fire protection – What fire protection do you have in place?**Automatic sprinklers Smoke/fire detectors Hose reels Extinguishers Mains water **Security**Is there an operational burglar alarm? Is the alarm monitored? Is there a security guard response to alarm activation? **Previous claims details (Please provide details of claims for the past five years)**

We, understand and agree Jardine Lloyd Thompson Limited (JLT), are acting on behalf of the insurers in providing our organisation with access to this Group Insurance Facility. This application does not commit JLT or ourselves to any broker/client relations for placement of any covers beyond those proposed in this application, or the providers for professional advice.

Signed **Date** **Name** **Position**