

The insurance toolkit to support building excellence



Building Excellence

As a Master Builder we know you're on the top rung of the ladder when it comes to building excellence. But do you have all the tools to get through an unexpected threat to your business?

In partnership with the Registered Master Builders Federation, we've exclusively designed an insurance toolkit tailored for you, to protect you against a variety of risks that may affect your business. We know you wouldn't go without a safety harness or a hardhat so let us provide the right cover for the future of your business.

What we cover

Contract Works Insurance

This will safeguard your financial security by providing cover for loss or damage to materials and work performed, due to:

- Theft of materials, vandalism, arson
- Earthquake or environmental (extreme weather) damage.

Liability Insurance Package

Legal costs are the last thing you need! We provide a specialist package to protect your business where you are legally liable for:

- Third party property damage
- Third party injury
- Employee injury not covered by ACC
- Unintentional breach of certain government statutes.

Directors and Officers Liability Insurance

Get cover against negligence by yourself or others in your capacity as a director or officer of a company, protecting personal assets and substantial legal costs you may incur from a claim against your business.

Professional Indemnity Insurance

You stake your reputation on the professional advice you give and the services you provide. Protect your business against allegations of professional negligence.

Tools of Trade

We provide cover for theft, loss or damage to your tools of trade, including scaffolding, anywhere in New Zealand.

Commercial Motor Vehicle Insurance

Transport is also integral to the smooth running of your business. With 24 automatic extensions, we can cover you for most things including loss of your vehicle and third party liability.

Personal Accident and Illness

If you are unable to work due to illness or injury, we can provide cover so your income continues.



Additional Covers

To keep it simple, we can also offer to look after your personal insurance needs with the following covers:

- Motor vehicles
- Home and Contents
- Boats/Marine Hull.

What's in it for you?

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

- Policy wordings tailored for your business
- Easy to administer
- The right cover at the right price
- Experienced staff that will give you quality advice.

What to do next

As a Registered Master Builder we know you go the extra mile in the quality of your workmanship and business practices. Talk to us about taking out a policy to suit your business and we'll keep you insured against the unexpected.

About Us

MasterSure is an exclusively designed insurance offering to members of the Registered Master Builders Federation (RMBF). Provided by JLT Construction (a division of Jardine Lloyd Thompson NZ Limited), with Lumley General Insurance (N.Z.) Limited as the underwriter, this insurance facility specifically caters for the needs of the construction industry.

JLT Construction's expertise and specialty in the building industry will help you select the right cover for your business. We deliver insurance which is easily understood, comprehensive and 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 (N.Z.) Limited.

Lumley General Insurance (N.Z.) Limited has an A- claims paying rating from Standard & Poor's (Australia) Pty Ltd as at 07/11/2010.

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