



SPECIALIST LIABILITY PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

Our specialist liability insurance product provides a broad scope of coverage to protect businesses in the larger commercial and corporate environment against the legal liabilities to third parties that could arise from their business activities.

Specialist liability insurance solution

Increasing customer expectations, constant changes in technology, a growing awareness of the rights of the consumers and case law are constantly changing the liability landscape, creating liability exposures within your business that didn't exist in prior years.

Our specialist broadform product provides the all-encompassing protection your business requires.

This product pays the costs, legal or otherwise, to defend claims made against you by a third party alleging that they suffered bodily injury or damage to their property, as a result of:

- conditions at your premises
- your business activities
- products you manufacture, supply, repair or distribute

This product will also pay any compensation awarded to a third party, which can include:

- reimbursement for medical or legal expenses
- damages for pain and suffering
- future loss of income



Contact us

If you have any questions or would like more information, please contact:

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What makes this product unique

General

We can offer up to R250m cover per Insured.

Our risk appetite extends to the following and our policies include bespoke extensions to cover the liabilities associated therewith:

- Agricultural risks
- Co-ops
- Dairy farms
- Franchises
- Fruit packers and distributors
- Hotels and guest lodges
- Manufacturers
- Motor dealerships
- Offices
- Security companies
- Service stations
- Shopping malls
- Wine estates

Our premiums are competitive.

We can include Professional Indemnity and Directors and Officers liability in one product.

We have flexibility to offer unique cover where required.

Our inhouse claims and legal team are experienced in handling liability claims.

General, tenants or public liability

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property occurring at your premises or arising from your business activities.

Advertising liability

This covers you for the amounts you become legally liable to pay to a third party for infringement of copyright, invasion of right of privacy or defamation arising from your advertising activities.





Care, custody and control liability

This covers you for the amounts you become legally liable to pay to a third party for damage caused to their property whilst in your possession for storage.

Contractors' liability

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property caused by contracting activities in respect of repairs, maintenance or alterations to your business premises.

Forecourt liability

This covers you for the amounts you become legally liable to pay to a customer for damage caused to their vehicle by your employee dispensing fuel, topping up lubricants or water reservoirs, inflating tyres, washing the windscreen or failing to tighten or close caps or lids.

Gratuitous advice

This covers you for the amounts you become legally liable to pay to a third party following incorrect or inadequate free advice given in the course of your business.

Incidental medical malpractice

This covers you for the amounts you become legally liable to pay to a third party for bodily injury caused by any negligent act, error or omission in the professional services or duties, rendered or which should have been rendered by any medical practitioner, nurse or other medical official employed full or part time in your business.

Work away liability

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property occurring at the third party's premises while you are conducting your business activities there.

Product liability

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property caused by goods or products sold or supplied by your company.

Defective workmanship

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property caused by work performed thereon, after the work was handed over and where the damage was caused by a defect, error or omission in such work.

Product inefficacy

This covers you for the amounts you become legally liable to pay to a third party for financial loss they have suffered as a result of your product failing to perform its intended function.

Mitigation expenses

This cover allows you to incur costs and expenses, whether by cash payment, goods or services provided, to prevent or avoid a claim being made against you for liability in connection with your products.

Employers liability

This covers you for claims made against you by your employees for injury sustained in the course and scope of their employment that would not be claimable in terms of the COID Act.

The cover is extended to include claims made by one employee against another employee.

Statutory legal defence costs

This covers you for cost and expenses you incur to defend any prosecution for breach of a statute, other than breach of the Companies Act, a statute governing the ownership, use or licensing of a vehicle, aircraft, drone or watercraft, the National Environmental Management Act or any statute governing the use of labour.

Wrongful arrest and defamation

This covers you for the amounts you become legally liable to pay to a third party for wrongful arrest, including assault in connection therewith, or any defamatory statements made against them.

Errors and omissions

This covers you for the amounts you become legally liable to pay to a third party following actual or alleged neglect, error or omission by you or your employees in the conduct or execution of services or duties provided in the course of your business.





Pure financial loss

This covers you for the amounts you become legally liable to pay to a third party following negligence not related to professional services.

Excess of loss

This covers you for the amounts you become legally liable to pay to a third party for bodily injury or damage to tangible property caused by a motor vehicle or during construction, above the amounts payable by an underlying policy.

Directors and officers

This covers you for legal defence costs incurred to defend a claim made against a director or officer of your business, for actual or alleged wrongful breach of trust, breach of fiduciary duty, error, omission, misstatement, misleading statement or any other wrongful act or omission.



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