



PUBLIC LIABILITY
INSURANCE
MASTER
LOCKSMITHS

**Protect your
business today,
secure yourself
for tomorrow.**



An insurance solution giving you the confidence to succeed.

Defending yourself against personal injury or property damage claims can be extremely costly, even without intent.

Public and Products Liability insurance is designed to protect you and your business from claims for third party property damage or personal injury incurred while going about your daily business activities.

Over 2 years the number of public liability claims increased by

33,000

The cost of a public liability claim skyrocketed by

52.5%
over 2 years

The average bodily injury claim is around

\$50,000
in NSW

\$30,000
in QLD

and about

\$20,000
in other Australian jurisdictions

Sources: APRA (1998-2000), Productivity Commission

Defence Costs

Provides cover for defence costs as well as any compensation.



Loss of Keys

Provides you with cover for the costs associated with the replacement of locks and keys should your clients' keys be lost or stolen as a result of your negligence.



3rd Party Property Damage & Personal Injury

Provides cover for liability incurred as a result of negligence, actual or alleged, that has resulted in 3rd party property damage or personal injury.



Errors & Omissions

Protection for you and your business against financial loss which may arise from any errors and omissions committed whilst carrying out your business activities.



Covered Features

Care, Custody & Control

Cover provides for damage to a 3rd party's goods held in your Care, Custody and Control.



Statutory Liability

Covers you and your business for fines and penalties incurred through operating the business. This includes fines related to workers compensation.



FAQs

What are the benefits of a Public Liability policy?

Accidents can and do happen. A Public Liability insurance policy will provide your business with financial protection should you receive a claim for actual or alleged liability on the part of you or your business that has resulted in third party property damage or personal injury in the course of carrying out your business.

Within defined limits, the policy will provide cover for compensation you may be ordered to pay to a third party, your associated legal defence costs as well as cover for goods owned by a third party which become damaged under your care, custody and control.

If I am in the possession of the keys for my client's business and I lose them, am I covered for the replacement of their keys, as well as all the locks on their premises?

Yes, this policy caters for the needs of your profession, and will extend to provide financial protection should you need to replace your client's keys as well as their locks should the keys be lost or stolen.

An employee has caused damage to a client's property, will this policy provide cover?

Yes, the definition of an insured includes employees whilst carrying out your locksmith business activities. The policy is not normally situation specific so as long as the insurer is aware of the activities your employees perform then cover should apply anywhere in Australia.

This brochure is not intended to be advice and you should not rely on it as a substitute for any form of advice. Please contact Whitbread Associates Pty Ltd ABN 69 005 490 228 Licence Number: 229092 trading as Whitbread Insurance Brokers for further information or refer to our website.