



# GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS  
FOR BROKERS  
FSP 35482

## PUBLIC LIABILITY (PL)

<b>Insurer:</b>	Lombard Insurance Company Limited	<b>FSP No.</b> 1596
<b>Insurer:</b>	New National Assurance Company Limited	<b>FSP No.</b> 2603
<b>Insurer:</b>	Western National Insurance Company Limited	<b>FSP No.</b> 9465

## PREMIUM & UNDERWRITING

**The premium for this product is determined by a number of factors:**

- 1) Company's turnover
- 2) Limit of Indemnity
- 3) Previous insurance and claims history
- 4) Extensions required

## OVERVIEW

Public Liability cover insures private persons or companies against their negligence which results in a loss or damage to tangible property or possessions or injury, death, illness, disease, to any person. This includes gratuitous advice providing no fee is charged.

An employee's negligent actions resulting in losses described above would be covered as the employer would be vicariously liable.

Similarly, a person's dog biting another person would result in the owner being vicariously liable and a claim would be entertained under public liability.

For a claim to commence, it is necessary that the claimant write to the insured and hold them liable or accountable for their loss, injury, damage.

These assertions may be alleged to have been caused by the insured in which case the insured will be covered by legal cost and expenses in their defence which is included as part of the cover.

Legal jurisdiction is in South Africa where the insured is domiciled.

## Exclusions from cover include claims emanating from:

Motor vehicles, compulsory vehicle insurance, aircraft, watercraft, care, custody and control of (leased, hired, loaned, hire purchase Agreements), pollution (contamination, seepage, discharge), employees.

## General exclusions include claims involving:

Deliberate acts, Alcohol or drugs, hazardous sports, contractual liability, fines, penalties and punitive damages, war and civil war, terrorism, radioactive contamination and explosive nuclear assemblies, prior events.

## PUBLIC LIABILITY - BROAD FORM

This is an expanded form of public liability providing additional extensions to the cover as well as non-standard extensions. It is intended to provide a broader scope of cover as the name suggests.

Broad form cover is suitable for business' providing goods and services.

**Standard extensions include:** (this list is not exhaustive)

- General public liability including work away
- Defective workmanship
- Statutory legal defence costs
- Wrongful arrest
- Defamation
- Product inefficacy (pure financial loss when product does not perform as promised)
- Care custody and control (damage to tangible property or premises belonging to a third party temporarily in your possession)
- Lateral support (Loss that results from unforeseen consequences following the removal, weakening of or interference with lateral support by yourself.

**Note:**

Extensions vary from one policy to the next. The nature of the business will determine which extensions are necessary or prudent to have.

**Non-Standard broad form policy extensions:** (this list is not exhaustive)

- Cyber liability
- Directors and officers
- Professional indemnity

**Note:**

These extensions are generally limited in cover and are not intended to replace a standalone policy of this nature.

## PUBLIC LIABILITY FOR PRIVATE PERSONS

Cover is generally provided through personal lines policies

## PUBLIC LIABILITY - GENERAL

This could be a standard offering or have additional extensions. General Cover would suite business providing goods or services however extensions applied should complement the type of business insured.

**Standard extensions include:** (this list is not exhaustive)

- Visitors or guests' vehicles
- Visitors or guests' effects
- Spread of fire
- Break out of animals
- Relocation of game
- Outdoor activities
- Wild game attack
- Hunting
- Event liability

## PUBLIC LIABILITY FOR EVENTS

This is a requirement for any public event whether it be for a day or two weeks.

**Standard extensions include:** (this list is not exhaustive)

- Collapse of temporary construction and scaffolding
- Damage to leased or rented premises
- Defamation
- Wrongful arrest
- Food and drink
- Spread of fire
- Statutory legal defence costs
- Claims preparation costs

## CONCLUSION

The nature of the insured's business or personal life will determine what aspect of public liability is suitable and which extensions are required.

Cover varies for one insurer to another, so selecting an insurer that can offer the most suitable terms is necessary.