



Master Brick
& Blocklayers™

Insurances for Tradies

Keeping You Covered

Business Vehicles

Covers your business vehicles from accidental damage and theft



- Repair or replacement
- Legal liability protection for damage and injury you cause
- Transport & towing expenses
- Windscreen & windows
- Protection against uninsured drivers
- Manslaughter defence costs

Business Liability

Covers you for a range of liability that you need

Public Liability:

Covers you for legal liability for accidental injury to a person or damage to someone else's property while you're doing business

Statutory Liability:

Covers legal defence costs and certain fines if you accidentally breach legislation (eg Worksafe prosecution, excludes fines under H&S at Work Act)

Employers Liability:

Covers legal liability to pay damages and defence costs if one of your employees are injured and it's not covered by ACC



Business Assets

Protects your business assets whether you work from your own premises or are out and about



Mobile Business Assets

Covers your tools, mobile business equipment and stock against loss or damage anywhere in NZ

Material Damage cover

Covers buildings that you own, contents, stock and equipment at your premises against loss or damage that occurs at your premises

Business Interruption

Covers you for loss of income if you're unable to trade following loss or damage covered by your business assets (material damage) policy

Options can include cover for:

- Loss of profit
- Loss of rent
- Payroll
- Expenses incurred in
Quantifying your claim

Other options can include: business interruption caused in connection with natural disaster damage



Machinery Breakdown and Stock deterioration



Machinery Breakdown includes:

Sudden and accidental
breakdown of mechanical,
electrical or electronic plant and
equipment

Stock deterioration includes:

Eg: Cost of replacing the contents
of your refrigerator if they perish
due to it's breakdown (Machinery
Breakdown policy), or due to a
power cut