



**Gallagher**  
**INSURANCE**

# RE-Liable cover for real estate professionals

Whether you have an established business or are just starting out, it's important to have the right insurance in place. From real estate sales to property management, Gallagher's RE-Liable insurance package is designed specifically for Real Estate Institute of New Zealand (REINZ) members.

## RE-Liable package

RE-Liable is a liability insurance package covering you and your sales consultants for the financial implications of claims. Defence costs, fines and penalties imposed by the Real Estate Authority or Complaints Assessment Committee are covered, as well as the legal costs to defend leaky buildings and/or methamphetamine contamination claims.

A full suite of liability insurance covers is automatically included:

- **Professional indemnity starting at \$1 million** covers the risk of making a professional mistake, such as an error, mistake or misinterpretation.
- **General liability** covers damages to third parties who have suffered property damage or bodily injury as a result of your activities.
- **Statutory liability** covers liability arising from allegations of breach of certain acts, including the cost of defending such actions and penalties incurred.

- **Employers' liability** covers employee claims for damages (that ACC doesn't cover) as a result of personal injury occurring while working for you.
- **Directors & Officers** covers individual Directors & Officers against claims arising out of wrongful acts, as well as the cost of defending those claims.
- **Employment disputes** covers claims made by current, former or future employees for an alleged breach of the Employment Relations Act.
- **Crime** covers reimbursements of your losses arising from fraudulent or dishonest acts of employees.
- **Legal defence costs** covers the costs to defend nominated types of legal action, such as criminal charges.

## Optional covers available

- Anti-Money Laundering (AML) fines and penalties.
- Commerce Act prosecution defence costs.

## Additional optional covers

### Business assets and interruption

Covers loss or damage to your physical assets such as buildings, contents, equipment and fit-out. Business interruption can recover loss of income and additional expenses incurred following an asset claim.

### Commercial motor vehicles

Covers loss or damage to your fleet as well as employees' and sales consultants' vehicles. Loss of use is available as an optional extra.

### Cyber

Covers your business against losses from cyber attacks, including malware, viruses, hacker or phishing attacks and liability to others as a result of a network security breach.

## How we can help you

As insurance experts, we arrange the right cover for you at a cost-effective price and keep you covered as your business needs change.

With our regular payments plan, you can elect to spread your premium payments across the year to help with your business cash flow.

If you have a claim, we work to resolve it quickly, drawing on our specialist claims knowledge and extensive insurer contacts.

### Why Gallagher

As one of New Zealand's largest insurance brokers, our size gives us a significant advantage when negotiating benefits, conditions and premiums on your behalf. And if you need to make a claim, we are ready to act as your advocate to make sure you get a fair result.

We've been helping New Zealanders protect their homes, businesses, valued possessions and lifestyles for nearly 50 years.

Whether it's your personal or business assets, we can arrange insurance solutions to help you face your future with confidence.

In association with



## Connect with us

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Ask your broker for advice on how this policy may fit your specific needs and circumstances. The benefits outlined above are subject to specific policy limits, terms and conditions.

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