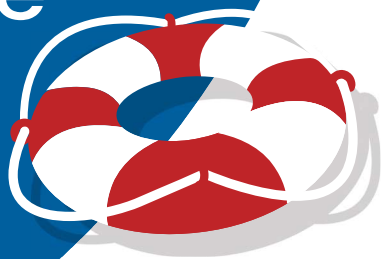


# Employers Liability Insurance

**ROTHBURY BROKERS  
ARE HERE TO HELP**



If an employee makes a compensation claim against you for a work-related injury or illness, there may be defence costs and damages that you're legally liable to pay.

**Employers Liability Insurance can help minimise the financial impact of such claims.**

## WHY DO BUSINESSES NEED EMPLOYERS LIABILITY INSURANCE?

- Accidents may happen while your employees carry out their work, despite providing a safe working environment. If an accident causes one of your employees to get injured or fall ill, you could be liable in a compensation claim against you.
- Employers Liability Insurance protects business owners against claims brought by their employees who have allegedly sustained a work-related injury or illness in the course of their employment and where Accident Compensation Commission does not provide cover.



## WHAT DOES EMPLOYERS LIABILITY INSURANCE COVER?



Settlement  
or damages



Legal  
defence fees



Compensation  
payments

## TYPES OF WORK-RELATED INJURIES AND ILLNESSES

Business owners can face exposure to compensation claims from employees in a variety of situations. The types of injury may include:

- Occupational stress
- Mental injury
- Heart attack or stroke caused by stress
- Disease arising from circumstances where the employer has failed to provide a safe workplace
- Disease or infection caused by air conditioning systems



**Talk to your Rothbury broker  
about the right insurance cover  
for your business**

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