

PREMIER PROPERTY

Insurance for Commercial Property Managers and Owners



Premier Property delivers a wide range of protection and benefits

Premier Property has been designed to provide comprehensive cover for property portfolio managers and owners, and can be tailored to your needs. Today's complex commercial property regulations and requirements mean you need more protection cover than ever before.



Low policy excesses



Machinery Breakdown limit



A dedicated Account Manager and Claims Adviser

Some of the benefits include:

- Low policy excesses – the standard excess is \$250, Theft/Burglary excess is \$500 and Glass excess is \$100
- Automatically included limits of \$25,000 for Claim Preparation Costs and \$10,000 for Property Managers Claims Costs (other policies may require you to pay additional premium for cover at this level)
- The Liability package comes with higher standard limits included – most policies only offer as standard, \$2,000,000 General Liability cover and a \$1,000,000 limit each for Statutory Liability and Employers Liability, with higher limits available at an additional cost
- Hidden Gradual Damage limit of \$25,000 per event / \$100,000 in the annual period
- Machinery Breakdown limit of \$1,000,000
- Illegal Substances limit of \$50,000 per event / \$250,000 in the period of insurance
- Capital Additions Cover and Property Under Construction up to a limit of \$500,000

Get in touch

If you'd like to know more, we're here to help.

NZ'S LOCAL INSURANCE BROKERS

Claim Examples



A commercial building had an air conditioning water pipe burst due to failure of an electrical fuse which caused the pipe to heat and expand, this caused flooding through multiple stories of the premises. There was significant water damage caused to the building and the commercial tenant's plant and equipment. The loss also created access issues for some of the tenants. Total claim costs paid \$231,000.



A shop front glass door was smashed during a ram raid, claim costs of \$7,489 were paid for temporary securing of premises, clean up and the glass replacement.

Need to know more?

Rothbury Insurance Brokers has been in business for over 70 years and, like many of our business clients, we're a majority New Zealand-owned company.

Talk to us now to see the difference in cover and cost that Premier Property can provide your business.



Claims Advocacy

Our dedicated Claims Advisers live and work locally and will manage your claim from beginning to end, to get the best outcome for you.

You can count on us; we've been helping protect Kiwi businesses since 1950.