

Public and Product Liability insurance

To get the right liability cover, businesses need an insurer with the expertise to understand their unique risks. That's why we have locally-based sales, underwriting and claims teams who look for solutions, and have the authority to make decisions. And because it's QBE, you know we'll be around to provide expertise and support at claim time.

Tailored cover to meet unique needs

QBE's Public and Product Liability insurance is designed for medium businesses to large corporations, providing effective protection against liabilities arising from third-party personal injury claims, property damage claims, advertising liability claims and other business-specific liability risks.

Protection for a wide range of businesses

Our dedicated underwriters can offer customised solutions for risks across several industries. Our target risk profiles include manufacturing, wholesale, retail, property owners and business services.

A proven approach to liability insurance

When you choose QBE, you can be confident you're benefiting from our consistent approach to liability insurance, built on three key pillars:

Outstanding support at claim time

We know that liability claims can be complex and long-lasting. When a business is covered by QBE, it's backed by a strong organisation and locally-based claims teams who will focus on achieving the best outcome for them, with regular updates to minimise uncertainty.



Insights and expertise

- ✓ Our financial strength and consistent approach to underwriting liability over many years proves that we don't dip in and out of the market - we're in it for the long haul delivering the stability that our partners value.
- ✓ Our experts in liability underwriting assess exposures effectively and create policies that meet businesses' precise needs.
- ✓ Our liability claims managers use their strong negotiation skills and deep knowledge of local regulations to efficiently resolve claims.



Ease of doing business

- ✓ Access to expert regional underwriting, claims and sales teams who know you and have the authority to make decisions.
- ✓ We look for ways to find a solution to businesses' liability risks, even the unusual or complex ones.
- ✓ We take ownership of the claim and attend to mediations, case conferences and trials in person to drive the best outcome for customers.



Partnership mindset

- ✓ We work with partners to produce tailored solutions across a wide range of products to meet their needs.
- ✓ We act in our customers' best interests and keep them informed to minimise distress and uncertainty at claim time.
- ✓ The longevity of relationships reflects our long-term commitment with partners.



Liability insurance key benefits



Product and Public Liability cover

Capacity

Claims for third-party property damage, personal injury or advertising liability

Up to \$50 million - with the option to extend to \$100 million

Cover for goods in care, custody and control

Up to \$5 million - with the option to extend to \$10 million

Product recall expenses

Up to \$5 million

Product errors and omissions cover

Up to \$20 million



Product enhancements

Capacity

Excess liability cover to increase the limits of the primary cover, either in the same policy or standalone

Up to \$50 million - with the option to extend to \$100 million

Under excess claims management

Additional benefit offered on a case-by-case basis

Cover for Australian products exported to USA and Canada

Additional benefit offered on a case-by-case basis



Additional protection to cater for business-specific risks

Adding Employment Practices Liability, Professional Services Liability and Directors and Officers Liability (PURPL)

Incorporating other business insurance policies, such as Commercial Motor or Marine Insurance (Umbrella Liability)