

Cover enhancements

Building

- ✓ 5% discount off the building premium when an association provides a new valuation from a qualified valuer.
- ✓ Three flexible options for insuring your buildings.
- ✓ Free additional 15% cover on buildings where an insurance valuation has been supplied.

Contents

- ✓ Full replacement cover on most items.*
- ✓ Payment for unexpired warranty costs and up to \$500 for re-imaging.

*excluding laptops, computers and data which are covered for 3 years replacement then reverts to indemnity

Business Interruption

- ✓ Gross revenue and additional costs.
- ✓ Sum insured up to \$1 million dollars.
- ✓ Extended indemnity period of 18 months.
- ✓ Additional cover for closure of insured premises, infectious disease or murder up to 25% of sum insured subject to an excess of 48 hours.

Extended Liability Package

- ✓ Extended Legal Defence cover for criminal defence costs (sexual and physical abuse) subject to a limit of \$100,000.
- ✓ Extension for Costs of Counselling where there has been a proven claim under the policy subject to a limit of \$5,000 any one claim and \$10,000 annually.
- ✓ Initial advice can be obtained by contacting the Ansvr Insurance Liability Claims team on 0800 123 344. They may refer you on to our legal advisors Morgan Coakle for further initial free legal advice.

For full details of all cover enhancements please see your policy documents.

Risk Management Manual

- ✓ Written by our experts on health and safety issues that are specific to kindergarten and early child care facilities.

Need more information?

Wilkinson Insurance Brokers

AD Davis Langdon house
49 Boulcott St
Wellington
New Zealand

PO Box 11641
Wellington
New Zealand

PH +64 4 499 0557
FX +64 4 499 0558
EM info@wilkinsons.co.nz

Freephone 0800 801 422
www.wilkinsons.co.nz

NZBRCHPLAC 6279 0609



Playcentre Insurance scheme

Underwritten by



Preferred suppliers for New Zealand
Kindergarten Association Inc

About us

Wilkinson Insurance Brokers

Wilkinson's was established in 1997, is a New Zealand owned and operated Broking firm based in Wellington, and is a member of one of New Zealand's largest groups of Broking firms called Brokernet. Staff and executives come from a variety of backgrounds within the Insurance Industry which enables us to understand the dynamics of the insurance market.

In regards to the **Early Childcare Industry**, we provide a specialised package providing a wide range of insurance solutions at very competitive premiums.

We have a dedicated team of people backed up by a specialised claims service who all understand your needs and we are committed to achieving the best results for our clients.

We provide comprehensive insurance solutions for almost all insurance requirements from personal insurances such as residential, boat, travel, life, medical, superannuation and Kiwi Saver, to all commercial insurances such as commercial building, retail, small and large company entities. For more information you can visit our web site www.wilkinsons.co.nz

Ansvar Insurance

Ansvar Insurance is regarded as one of New Zealand's leading insurer's of faith organisations, educational institutions, care facilities and heritage buildings. With over 25 years experience in New Zealand, Ansvar Insurance is proud to offer an ethical and outstanding range of services – wrapped up with a social conscience.

Ansvar Insurance has chosen to focus its business on serving organisations which are devoted to providing services and support to the wider community. We have a wealth of knowledge that is invaluable when helping to protect your organisation.

Ansvar Insurance possess an A- (Excellent) rating for financial security from A.M. Best, emphasising a sound operating performance, adequate capital, a responsible investment profile and sound liquidity.

Our experience

At Wilkinson's we have been working with Ansvar Insurance and New Zealand Kindergartens Association to put together a comprehensive insurance package specifically for Playcentres.

With many years of experience in the early child care industry, we understand the complexities of your organisation and provide you with a dedicated product and value added services.

You will also receive:

- ✓ an easy telephone application
- ✓ the freedom to tailor the level of cover to suit your needs
- ✓ a caring and sensitive approach to claims management
- ✓ convenient payment options: cheque, direct debit or monthly instalments

Key Cover

| Key Cover | | Excess |
|--|--------------------------|---------------|
| Business Assets | | \$250* |
| * Excess increases to \$500 for burglary, theft, malicious damage and gradual damage. | | |
| This covers you for sums you are legally liable to pay for compensation for property damage or personal injury caused by an occurrence in connection with your business. | | |
| Buildings – Choice of: A. Based on Area of Building or B. Replacement Sum Insured or | | |
| C. Valuation Based Cover | 5% Discount from Premium | |
| Free Cover Buildings Option C | 115% of Sum Insured | |
| Contents Replacement | \$50,000 | |
| | \$100,000 | |
| | \$250,000 | |

| Key Cover | | Excess |
|--|--------------------|--------------------|
| Business Interruption | | Nil |
| If your business is interrupted at any time because of fire, flood or arson or any other insured peril, this insurance will protect your cash flow and your ability to resume trading. | | |
| Loss of Income | \$1 Million | |
| Indemnity Period | 18 months | |
| Closure Cover | 25% | 48 hours |
| Public Liability | \$5 Million | \$250 |
| This covers you for your legal liability against claims for compensation for property damage, personal injury or advertising injury caused by an occurrence. | | |
| Punitive & Exemplary Damages | \$1,000,000 | |
| Extended Liability Package | | |
| Professional Indemnity | \$1 Million | \$1,000 |
| Trustees Liability | \$1 Million | \$1,000 |
| Director & Officers | \$1 Million | \$1,000 |
| Employment Disputes | \$250,000 | \$2,500 |
| Fidelity | \$25,000 | \$1,000 |
| Statutory Liability | \$500,000 | \$500 |
| Employers Liability | \$500,000 | \$500 |
| Legal Expenses | \$100,000 | \$500 |
| Criminal Defence Costs | \$100,000 | \$5,000 |
| Counselling costs | \$10,000 | Nil |
| Motor Vehicle | | |
| All vehicles owned or operated | Market Value | \$300 basic |