

Cover enhancements

Building

- ✓ 5% discount off the building premium when an association provides a new valuation from a qualified valuer.
- ✓ Replacement cover based on square meterage of building.

Contents

- ✓ Full replacement cover on most items* for 3 years.
- ✓ 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.

Extended Liability Package

- ✓ Extended Legal Defence Costs for crimes act cover (sexual & 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.
- ✓ Legal first aid for initial telephone advice will be provided by lawyers Morgan Coakle phone Kevin Muir on 09 379 9077.

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?

Wilkinsons Insurance Brokers

AD Davis Langdon house
49 Boulcott St
Wellington
New Zealand

PO Box 11641
Wellington
New Zealand

Freephone 0800 801 422

PH +64 4 499 0557

FX +64 4 499 0558

EM info@wilkinsons.co.nz



Early childhood insurance scheme



Underwritten by
Ansvr Insurance



Preferred suppliers for New Zealand
Kindergarten Association Inc



Underwritten by
Ansvr Insurance



Preferred suppliers for New Zealand
Kindergarten Association Inc



About us

Wilkinsons Insurance Brokers

Wilkinson Insurance Brokers Ltd was established in 1997 when management purchased the Wellington Branch from its Auckland based owners. In late 1999 and 2003 respectively, BG Brokers Ltd and Roberson Insurance Brokers Ltd were purchased. Wilkinson's is proudly New Zealand owned and operated, staff and executive come from a variety of backgrounds within the insurance industry. This diverse background enables us to understand the dynamics of the insurance market.

We have provided a wide range of competitively priced insurance products and services to the Early Childcare Industry in New Zealand for a number of years. With an enthusiastic team of people who understand your needs, and packages that offer wide and unique coverage with minimal underwriting criteria, competitive premiums and a dedicated claims service, we are committed to achieving the best outcome for our clients.

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 both Ansvar Insurance and the New Zealand Childcare Association to put together a comprehensive insurance package specifically for members.

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, credit card online and phone

Key Cover

Key Cover		Excess
Business Assets		\$250 All Claims
This covers you for burglary, flood, fire or other accidental loss to your plant, equipment, fixtures and fittings. This also includes signs, safety glass, shade cloth and play ground equipment.		
Buildings – Choice of Replacement Sum Insured or Based on Area of Building	Yes	
Valuation Based Cover	5% Discount from Premium	
Margin Clause	Yes – 115% of Sum Insured	
Contents RV	\$100,000	
	\$250,000	
	\$500,000	

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	
Pandemic Cover	Yes – 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
Crimes Act	\$100,000	\$5,000
Counselling costs	\$10,000	Nil
Free legal help	Yes	

Motor Vehicle		
All vehicles owned or operated	Market Value	\$300 basic