

CASUALTY // GENERAL & PRODUCTS LIABILITY // FACT SHEET // SINGAPORE

## Is your client's liability cover broad enough? Introducing Liberty's General & Products liability insurance

**At Liberty Specialty Markets (Liberty), we recognise that restricting cover does not meet the needs of Asian business. We work hard to provide solutions that help brokers provide more robust cover for their clients.**

With this in mind, Liberty in Asia has developed a new General & Products Liability Wording that provides protection across a broad range of territories and business occupations, which can be tailored to the specific coverage needs of your clients.

Liberty's business is written across a wide spectrum of industries and clients, including commercial, industrial, manufacturing, rail, construction and utilities. We pride ourselves on providing an integrated service including quality underwriting, bespoke risk management and an efficient and fair claims service.

We recognise that each business is different and work with brokers and clients to arrange cover with the distinct needs of that organisation in mind.

We also believe that the range of key features that have been developed to form the basis of Liberty's new **General & Products Liability Wording** in Asia offer an extensive and relevant solution for your clients.

### Standard features include

- ▶ One automatic reinstatement of the Product Liability limit
- ▶ Automatic Financial Loss Extension (products only) from US\$250,000
- ▶ Automatic cover for US Exports (based on completed declaration)
- ▶ Care, Custody & Control from US\$750,000
- ▶ Worldwide Jurisdiction
- ▶ Worldwide Territorial Limits (excluding USA/Canada domiciled operations)
- ▶ Broader definitions for Injury & Damage
- ▶ Professional Indemnity Cover (when not for a fee)
- ▶ Advertising Injury
- ▶ Sudden & Accidental Pollution Cover (including clean-up costs)

Liberty will also write policies with a nil deductible and multiple reinstatements to the product liability limit.

## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs.

To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 20,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard & Poor's 'A' (strong) rating.

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