



**ALPHA**  
INSURE

# Specialist Liability

UNDERWRITTEN BY **GUARDRISK**   
TAILORED RISK SOLUTIONS  
FSP NUMBER 75



## **SPECIALIST LIABILITY INSURANCE SOLUTION**

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In an era of increasing customer expectations, rapid technological advancements, and growing consumer rights awareness, the liability landscape for businesses is constantly evolving. These changes create new exposures that require robust protection. Our specialist broadform product provides the all-encompassing protection your business requires.





## WHAT WE OFFER

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This product covers the costs, legal or otherwise, to defend claims made against you by a third party alleging bodily injury or property damage resulting from:

- Conditions at your premises
- Your business activities
- Products you manufacture, supply, repair, or distribute

Additionally, this product covers compensation awarded to a third party, including:

- Reimbursement for medical or legal expenses
- Damages for pain and suffering
- Future loss of income

## WHAT MAKES THIS PRODUCT UNIQUE

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- Up to R250 million cover per Insured
- Comprehensive risk appetite, including security companies, guest lodges, fuel stations and wine estates.
- Competitive premiums
- Combined Professional Indemnity and Directors and Officers liability in one product
- Flexible cover options tailored to specific needs
- Experienced in-house claims and legal team

# WHAT COVER DOES THIS PRODUCT PROVIDE



## **General, Tenants, or Public Liability**

Covers legal liability for bodily injury or property damage occurring at your premises or arising from your business activities.

## **Advertising Liability**

Covers legal liability for copyright infringement, invasion of privacy, or defamation arising from your advertising activities.

## **Care, Custody, and Control Liability**

Covers legal liability for damage to third-party property while in your possession for storage.

## **Contractors' Liability**

Covers legal liability for bodily injury or property damage caused by contracting activities related to repairs, maintenance, or alterations to your business premises.

## **Forecourt Liability**

Covers legal liability for damage to customer vehicles caused by your employee's actions while dispensing fuel or performing related tasks.

## **Gratuitous Advice**

Covers legal liability for incorrect or inadequate free advice given in the course of your business.

## **Incidental Medical Malpractice**

Covers legal liability for bodily injury caused by negligent acts, errors, or omissions in professional services rendered by nurses or other medical officials employed by your business.

## **Work Away Liability**

Covers legal liability for bodily injury or property damage occurring at a third party's premises while conducting your business activities there.

## **Product Liability**

Covers legal liability for bodily injury or property damage caused by goods or products sold or supplied by your company.

## **Defective Workmanship**

Covers legal liability for bodily injury or property damage caused by defective work performed after it has been handed over.

## **Product Inefficacy**

Covers legal liability for financial loss suffered by a third party due to your product failing to perform its intended function.

## **Mitigation Expenses**

Covers costs and expenses incurred to prevent or avoid a claim related to your products.

## **Employers Liability**

Covers claims made by employees for injuries sustained in the course of their employment that are not covered under the COID Act, including claims made by one employee against another.

## **Statutory Legal Defence Costs**

Covers costs and expenses to defend prosecutions for breaches of statutes, excluding breaches of the Companies Act, statutes governing vehicles, aircraft, drones, or watercraft, the National Environmental Management Act, or labour statutes.

## **Wrongful Arrest and Defamation**

Covers legal liability for wrongful arrest, including assault and defamation.

## **Errors and Omissions**

Covers legal liability for actual or alleged neglect, error, or omission by you or your employees in the execution of duties or services.



## **Pure Financial Loss**

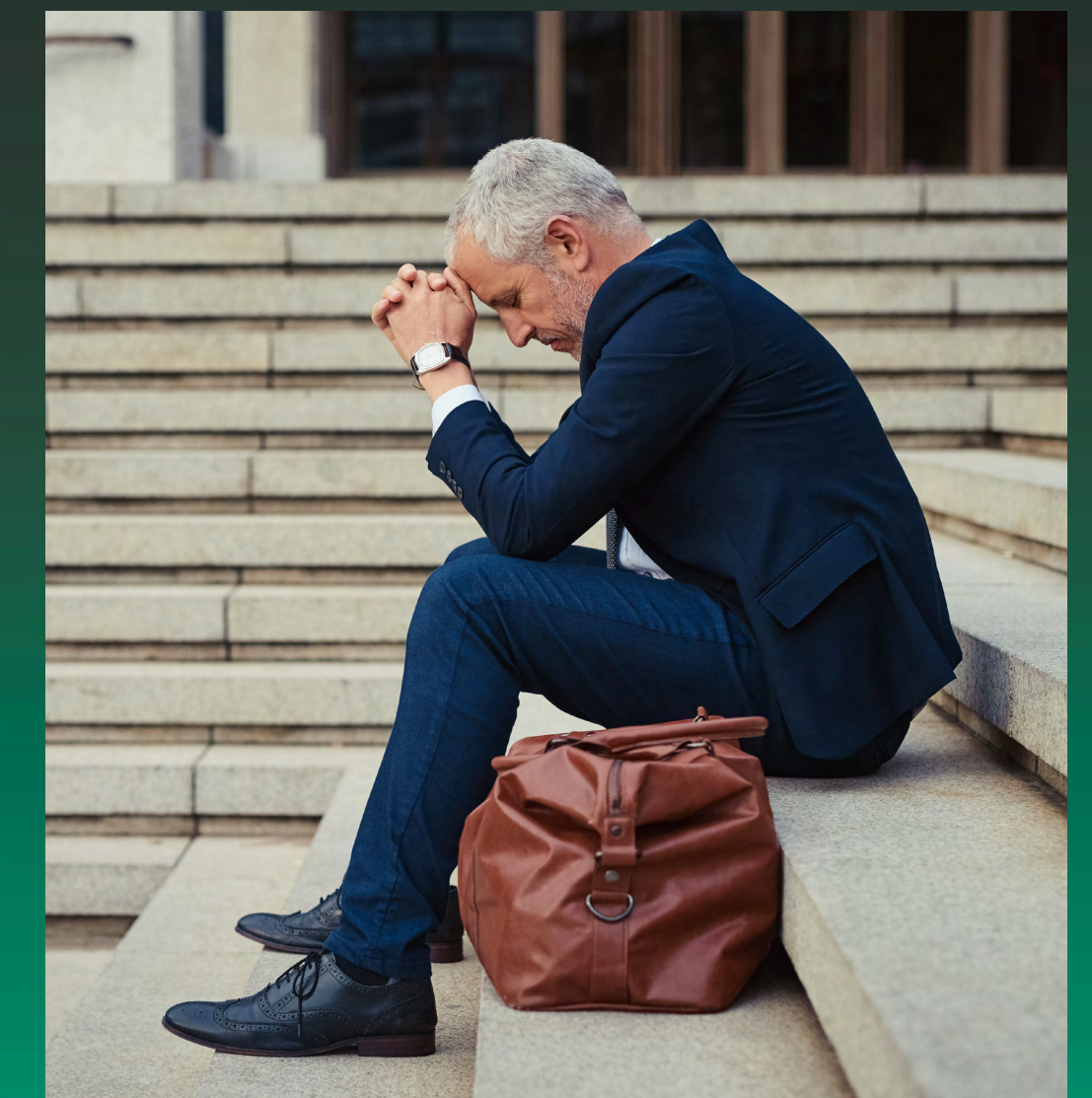
Covers legal liability for financial loss to a third party due to negligence not related to professional services.

## **Excess of Loss**

Covers legal liability for bodily injury or property damage caused by a motor vehicle or during construction, above amounts payable by an underlying policy.

## **Directors and Officers**

Covers legal defence costs incurred to defend claims made against directors or officers for actual or alleged wrongful acts, errors, or omissions.





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Alpha Insure (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

