



NECAGuard



NECA in partnership with Willis Towers Watson is proud to announce **NECAGuard** - a competitive insurance offer exclusive to NECA members. We have developed the following product outline for members. If you have specific requirements in addition to the below please contact NECAGuard.

COMBINED LIABILITY

Specifically tailored towards members combining:

PUBLIC AND PRODUCTS LIABILITY

Essential cover for damage to third party property and bodily injury to third parties.



Cover available for a broad range of business activities including:

- Data and telecommunications
- Air conditioning
- Testing and tagging
- Home automation

We can often cover high hazard activities such as working at heights, as well as high hazard locations such as work done at airports, mines, quarries, railway stations.

PROFESSIONAL INDEMNITY

Covers claims arising out of errors and omissions in design, specification and professional advice. Includes cover for:



- Design and specification of solar panel and EV charging installations
- Provision of electrical safety audits and appliance testing and tagging
- Report writing (assessments for insurers and recommendation reports)

MANAGEMENT LIABILITY

Cover for claims made against you for wrongful acts as a business owner, including:



- Fidelity (employee theft)
- Statutory Liability
- Employment Practices Liability
- Wrongful dismissal including claims made against directors

"We have nothing but praise for NECAGuard Insurance.

The insurance brokers at Willis Towers Watson were extremely thorough in understanding my business which has ensured all my business risk exposures are covered adequately through a well-rounded insurance package.

Alex Joosten ended up saving me lots of money and I know I can continue to go about business with limited stress of what could go wrong. I wouldn't hesitate in recommending NECAGuard to any NECA member."

- Rob Tye, Tye Electrical & Communications

TOOLS OF TRADE



Cover for your tools against listed events:

- Tools stored at a private residence
- Theft from a secured vehicle or job site
- Automatic cover for stock up to \$3,000 without additional premium
- Unspecified items up to \$3,000 in value
- Items over \$3,000 can be specified on the policy

GENERAL PROPERTY

Comprehensive cover including accidental damage for specified tools such as mobile phones, laptops and tablets anywhere in Australia.

INCOME PROTECTION VIA PERSONAL ACCIDENT AND SICKNESS



Workers Compensation usually only provides cover for injuries that occur during work hours.

Personal accident and sickness provides cover 24/7:

- Available for sole traders without Workers Compensation
- Age limit up to 75
- Extensive range of lifestyle benefits automatically included
- Options available to cover sickness as well as Injury

CONTRACT WORKS



Unlike Public Liability, Contract Works provides cover for damage to the works themselves.

Cover options include:

- Full Cover: where you are the principal or principal has required you to cover the works
- Difference in conditions: covers difference between policy provided by principal
- Difference in excess: where principal has a policy that covers you but with a high excess. Allows you to buy-down the excess
- Available as annual policy or as a single project policy

COMMERCIAL MOTOR



Comprehensive cover for vehicles used for business use. Automatic included benefits:

- Nil excess for windscreen only claims
- Cover not restricted to nominated drivers
- Accessories automatically covered up to \$8,000 (Higher limits available)
- Signwriting

Optional extras include: hire car following an accident, roadside assistant and agreed value for vehicles up to five years of age.

PROPERTY TRADE PACK



Affordable option for small businesses covering contents and stock. Includes additional benefits as standard:

- Accidental damage
- Theft (up to \$10,000)
- Additional increased cost of working
- Employee dishonesty
- Money at premises
- Glass replacement

COMMERCIAL PROPERTY

Comprehensive property policies available including optional cover for flood, higher theft limits and business interruption.

TAX AUDIT

Covers additional accounting costs incurred in responding to a business tax audit issued by the ATO.



Contact NECAGuard to get a competitive comparison rate

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