**PUBLIC LEGAL LIABILITY - NEW ZEALAND**

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| **(Lions Clubs New Zealand MD 202 cover) (Chubb Insurance New Zealand Ltd)**  In addition to the global Public Liability arrangements effected by Lions International out of the USA, the local Lions MD 202 also arranges a Public Liability for Lions Clubs in New Zealand, Fiji, Samoa, Tonga and American Samoa. The purpose of this policy is primarily to provide a higher limit of indemnity to the global policy. It also has some sections of coverage that address specific New Zealand legislative risk exposures.  **Limits and Deductibles**  General Indemnity  Limit any one Occurrence – NZ$10,000,000  Deductible – US$1,000,000  Products Liability  Aggregate Limit for the Period of Insurance – NZ$10,000,000  Deductible – US$1,000,000  Exemplary Damages (New Zealand only)  Aggregate Limit for the Period of Insurance – NZ$1,000,000  Deductible – NZ$1,000  Forest & Rural Fires Act  Limit any one Occurrence – NZ$500,000  Deductible – NZ$500  Support of Land or Buildings  Limit any one Occurrence – NZ$500,000  Deductible – NZ$5,000  This policy is not a provision for the Insurer to pay where there are differences in conditions with the global Liability policy arranged with Chubb Insurance Ltd.  Cover for “Exemplary Damages”, “Fire Authorities  Memorandum” and “Support or Land or Buildings” is a ground up cover with the Insurer and is not excess of any global liability arrangements.  A certificate of insurance for this Public Liability policy can be obtained from Marsh Ltd, at the contact details on the main Insurance page, and a PDF version will be emailed to you. Alternatively [click here](http://www.lionsclubs.org.nz/files/file/11700/GL%20Certificate%20of%20Insurance%20Ace%20TopUp%2015%2016.pdf) to download the PDF.    **Exclusions**  The policy does have exclusions that are normally associated with a Public Liability policy. |