

# How can we assist you with Contractual Liability?



## Are you risking your business and personal assets without even being aware?

Many of our clients are regularly asked to sign contracts with indemnities, warranties and other problem clauses. How much do you know about increasing your exposure by contractual liability and the IMPACT it can have on your insurance policies and even your assets?

Contractual liability issues are usually very complex and can affect a broad range of professions and policy types. To reduce the risk that this issue can pose to your business and personal assets, talk to us. This applies to tenancy agreements through to large commercial contracts (for example, supply contracts or construction contracts).

Not understanding the issues in this area can have considerable consequences for your own business and your insurance policies - cover could be reduced or worse, excluded.

Remember, don't sign ANY CONTRACTS without checking with us first to determine if your insurance program should cover the additional liabilities that you are likely to assume by signing - or if you are able to obtain additional cover in the market for these liabilities.

As your insurance broker, we are able to advise on the insurance coverage that you have. We can also arrange for a specialist third party to complete any necessary legal reviews— which are outside our area of expertise.

You should be aware that in some cases it is not commercially possible to obtain insurance cover for some of the more onerous clauses that can often be included in contracts. Be aware BEFORE you sign.

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"You signed what!!!" - do you have the right cover, or are you exposed?

# Steadfast Network Insurance Broker

As a Steadfast insurance broker, we are able to access many of these services for FREE! We have access to experts in this very complex field to help. Ask us how we can help you.

## Services available through us:



Insurance advice - we can provide expert insurance advice to assist with contracts.



Contractual liability tipsheets - handy tips - free.



Contractual liability experts - we have access to a free helpline to help us analyse your insurance/contract issues.



Contract review service - detailed legal review/ renegotiation of the insurance clauses in your contracts available - on a fee for service basis.

## How can we help?



We take the hard work out of getting the most suitable cover - at a competitive price. As part of Steadfast, Australasia's largest general insurance broker network, we have access to policies from national and international insurers - so we can help find the right one for you.


### Contact us today

**McLardyMcShane**  
**NorthCoast**

INSURANCE BROKERS

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This information is provided to assist you in understanding some terms, implications and common considerations of Business Insurance, it is not complete, so please request full details from your Steadfast insurance broker. You should consider the Product Disclosure Statement (PDS) in deciding whether to buy (or continue to hold) this insurance and also whether this insurance is appropriate for you. The PDS can be obtained from McLardy McShane North Coast. Deductibles, exclusions and limits apply. Business Insurance is issued by various insurers.