

# Management Liability Policy Overview

#### **BHSI TEAM & CULTURE**

- Highly experienced people, from diverse backgrounds, empowered to act
- Customer focus and flexibility to tailor coverage
- Simplicity embraced over complexity enables our people to display the best of both character and capability
- Flat, efficient & responsive structure
- Considered underwriting approach driving long term relationships

# **CLAIMS EXCELLENCE**

#### • A long-term relationship focus

We view every claim as an opportunity to strengthen our a customer relationships and our industry reputation — whether by issuing advance payments, creatively mitigating a loss, or bringing in best-in-class resources quickly

#### Experience

We have the knowledge and expertise to navigate and innovate to support customers through unprecedented events

#### A collaborative culture

Our claims and underwriting groups work as one. When there is a claim, we will work with customers and brokers to determine how to handle the claim, from the strategies we pursue, to the resources we use

#### Communication

Our decision makers are readily accessible throughout the claims process. Communicating with customers and brokers is a priority every step of the way. We are hands-on, actively engaged in creating a positive claims experience and achieving the best possible resolution for our customers



WE CAN TAILOR THAT COVERAGE FOR YOU.

## **KEY BENEFITS**

- Standalone limits, with the limit split between Loss & Defence Costs
- Flexibility around limits, sub-limits & territories
- Exports and some limited overseas exposures can be included.
- Each customer will be individually underwritten

# **COVERAGE SECTIONS**

- Part A: Directors & Officers Liability
- Part B: General Liability
- Part C: Statutory Liability
- · Part D: Employers Liability
- Part E: Employment Practices Liability
- Part F: Fidelity

### WHO IS IT DESIGNED FOR?

- New Zealand domiciled companies
- Private companies, with turnover of \$5m to \$50m

# FINANCIAL STRENGTH YOU CAN TRUST

- Berkshire Hathaway's National Indemnity group of insurance companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's
- As of 31/12/2019 the National Indemnity group of insurance companies had \$333.9 billion in total admitted assets, with a \$202.5 billion in policy holder surplus\*

\*source: Balance sheets as of 31/12/2019 for the Berkshire Hathaway National Indemnity group of insurance companies.

# Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional liabs, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

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Please refer to the actual policy for complete details of coverage and exclusions.



# **CONTACTS**

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#### **CLAIMS NOTIFICATIONS**

For Claims notifications, please contact: claimsnoticenewzealand@bhspecialty.com