



Public Liability

What is it? Why do I need it?



Unlike Professional Indemnity, which covers your advice and the efficacy of treatment, Public Liability covers your legal liability in respect of property damage, and sometimes injury usually non-treatment related.

While most injury is covered under the ACC, property damage is not and you, as an employee, contractor or even a sole practitioner may find yourself liable for property damage such as:

- Damage to equipment or furniture
- Damage to buildings, including people's homes
- Damage to clothes, jewelry or other belongings
- Losing someone's belongings

In many employment arrangements in New Zealand, and in most cases where you are a contractor your employer will require you to carry Public Liability.

Even if your employer carries a public liability policy, you may still be found personally liable for your actions and ultimately an employer's policy is in place to protect them, not you.

In some cases, normal side effects of treatment, which lead to a demand for compensation would not be covered by the ACC. In these cases the line between Public Liability and Professional Indemnity is blurred. When you carry a combined policy, the question of which policy pays won't even need to be considered.

For more information or a quote, please contact BMS on:

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