



# NECAGuard Product Overview

To better assist you with your insurance needs, NECA has worked with Willis Towers Watson to bring members an insurance program that specifically addresses the needs of those working in the Electrical and Communications industry. Just as your needs are constantly evolving, policies under the NECAGuard program can be customised to meet the specific needs of your business. Key policies under NECAGuard include:

## Combined Liability

Specifically tailored towards NECA members combining:

## Public and Products Liability

Public and Products Liability risk is very high for Electrical and Communication Contractors making this an essential cover for NECA members. Provides 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
- ASP Level 2 & 3 (NSW only)
- Victorian Plumbers Endorsement (VIC only)

We can often cover high hazard activities and high hazard locations including work at:

- Airports
- Mines
- Quarries
- Railway stations
- Work at heights

## Professional Indemnity

Covers claims arising out of errors and omissions in design, specification and professional advice. Including 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 charges
- Employment Practices liability
- Wrongful dismissal including claims made against directors

## Why insure through NECAGuard?

- Endorsed insurance broker
- High insurance features and benefits
- Global broker
- Claims advocacy
- Knowledge of local market



NECAGuard

## 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 without additional premium
- Items over \$3,000 can be specified on the policy

## General Property

Comprehensive cover including accidental damage for specified tools:

- Can also provide for cover mobile phones, laptops and tablets
- Cover anywhere in Australia

## Income Protection via Personal Accident and Sickness

Workers Compensation usually only provides cover for injuries that occur during work hours. A personal accident and sickness provides cover 24/7:

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

## 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 buydown the excess
- Available as annual policy or as a single project policy

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## 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 accident
  - Roadside assist
  - 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
- Business interruption

## Tax Audit

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

## Trade Credit

Protects your business cashflow from customer non-payment and bad debts, also enhancing your credibility with suppliers and clients, paving the way for smoother transactions.

**Contact NECAGuard to get a competitive quote:**

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