

NECAGuard product overview

Willis Towers Watson has worked with NECA to develop an insurance program that specifically address the needs of those working in the Electrical and Communications industry. Just as your industry is 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
- 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 Willis Towers Watson?

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

Tools of Trade



Cover for your tools against listed events:

- Also includes cover for tools stored at a private residence
- Includes cover for theft from a secured vehicle or job site
- Automatic Cover for Stock up to \$3,000 without additional premium
- Covering unspecified items up to \$3,000 in value
- 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:

- Also available for sole traders without Workers Compensation
- Options available to cover sickness as well as injury
- High age limits
- 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 buy-down 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 with high limits
- Signwriting
- Optional Extras include:
 - Hire car following accident
 - Roadside Assist

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.

Contact the NECAGuard team at Willis Towers Watson for a quote:

T 1800 355 014

E necaguard@neca.asn.au

