

Contact Details

Kaitaia

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Kerikeri

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Whangarei

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PO Box 1240, Whangarei 0140
TEL: 09 430 4870 FAX: 09 430 4871

Auckland - Takapuna

1 Huron Street, Private Bag 93536, Auckland 0740
TEL: 09 486 0852 FAX: 09 486 4198

Auckland - Corporate

Level 4, Crombie Lockwood Centre,
100 Beaumont Street
Private Bag 68910, Wellesley Street, Auckland 1141
TEL: 09 358 2258 FAX: 09 356 7221

Auckland - Central

Level 4, Crombie Lockwood Centre,
100 Beaumont Street
Private Bag 68910, Wellesley Street, Auckland 1141
TEL: 09 623 9900 FAX: 09 623 9901

Auckland - West

12 Pioneer Street, PO Box 21372, Auckland 0650
TEL: 09 837 2121 FAX: 09 837 0824

Auckland - East

Unit 3B, 320 Ti Rakau Drive
PO Box 58847, Auckland 2163
TEL: 09 272 2300 FAX: 09 272 2306

Waikato

Level 4, Bridgewater Building, 130 Grantham Street
PO Box 1395, Hamilton 3240
TEL: 07 957 8600 FAX: 07 958 8630

Bay of Plenty

120 Hamilton Street, PO Box 13483, Tauranga 3141
TEL: 07 579 7600 FAX: 07 579 7601

Hawkes Bay

36 Waghorne Street, Ahuriri
PO Box 914, Napier 4140
TEL: 06 834 4820 FAX: 06 835 0144

Taranaki

Crombie Lockwood Building, 20-22 Currie Street
PO Box 697, New Plymouth 4340
TEL: 06 769 8100 FAX: 06 769 8111

Wanganui

60 Ridgway, PO Box 4117, Wanganui 4541
TEL: 06 349 6156 FAX: 06 348 1639

Manawatu

Level 11, 65 Rangitikei Street
Private Bag 11007, Palmerston North 4442
TEL: 06 358 7039 FAX: 06 356 9024

Kapiti

184 Kapiti Road, PO Box 746, Paraparaumu 5254
TEL: 04 801 1040 FAX: 04 296 1076

Wellington

Level 1, 15 Willeston Street
PO Box 496, Wellington 6140
TEL: 04 802 0040 FAX: 04 802 0041

Lower Hutt

Ground Floor, 1 Market Grove, Lower Hutt 5010
PO Box 496, Wellington 6140
TEL: 04 381 5127 FAX: 04 802 0041

Nelson

Level 1, 9 McGlashen Avenue, Richmond 7020
TEL: 03 543 9021 FAX: 03 543 9022

Marlborough

Level 2, Rangitane House, 2 Main Street
PO Box 48, Blenheim 7240
TEL: 03 578 0228 FAX: 03 578 0266

West Coast

High Street Business Park, Unit B, 64 High Street
PO Box 233, Greymouth 7840
TEL: 03 768 9518 FAX: 03 339 5290

Canterbury

Level 2, PWC Centre, 60 Cashel Street, West End
PO Box 3020, Christchurch 8140
TEL: 03 335 3060 FAX: 03 339 5290

Ashburton

161 Tancred Street (Cnr Cass & Tancred Streets)
PO Box 601, Ashburton 7740
TEL: 03 307 7454 FAX: 03 307 7457

Timaru

12 Sophia Street, Timaru
PO Box 695, Timaru 7940
TEL: 03 687 7640 FAX: 03 688 3091

Oamaru

67 A Thames St, Oamaru
PO Box 22, Oamaru 9444
TEL: 03 434 5522 FAX: 03 474 9459

Otago

Level 4, 229 Moray Place
PO Box 5505, Dunedin 9058
TEL: 03 470 0770 FAX: 03 474 9459

Queenstown

T5A, Level 1, Building 1, Five Mile 34 Grant Road
Frankton, Queenstown 9300
PO Box 33, Queenstown 9348

Southland

34 Earnslaw Street, PO Box 34, Invercargill 9840
TEL: 03 211 2200 FAX: 03 218 8996



Securing **Booksellers NZ**

Store Owners' assets, advantages and future.

Dedicated, tailor-made policy package for all **Booksellers** stores

Crombie Lockwood has tailor-made a one-off insurance package for **Booksellers** stores offering:

- One common due date i.e. 31 March. (As each store's existing insurance falls with existing underwriters they will be charged a transitional premium from that date until 31 March)
- Individual stores issued with Certificates of Insurance
- Only documentation required from each store is a one page declaration
- A dedicated 0800 claims line answered 24 hours a day, 7 days a week
- Other covers can be arranged at very competitive rates and folded in to the main package
 - Motor vehicle
 - Buildings
 - Disability

Policy Details

Business Assets Protection

Covering Plant, Machinery, Leasehold Improvements, Stock and All Other Contents (excluding Motor Vehicles and Buildings) including signage.
Replacement Value up to.....\$1,000,000

Extensions

Money A:.....	\$20,000
Money B:.....	\$2,500
Refrigerated & Frozen Goods.....	\$5,000
Burglary.....	\$1,000,000
Theft.....	\$50,000
Electrical Motors Fusion Cover up to 10 HP.....	\$10,000
Transit anywhere in NZ.....	\$20,000
Seasonal Stock Increase Included.....	\$1,000,000
Replacement Earthquake Cover.....	Included

Excess:

- Standard Excess.....\$250
- Burglary Excess (theft accompanied by violence or threat of violence to persons or violent and forcible entry or exit).....\$1,000
- Theft of any other kind Excess.....\$1,000
- Money Excess.....\$250
- Landslip / Subsidence Excess.....\$5,000
- Unoccupied Excess, to apply when any building is, or will be, unoccupied for any period greater than 60 days.....\$5,000

Natural Disaster

Natural Disaster (Earthquake, volcanic activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these):
The Regions of Northland, Auckland and the districts of Dunedin City and Clutha:

- 1.0% of the Location Sum Insured, subject to a minimum of \$2,500

The Rest of New Zealand:

- 5% of the Location Sum Insured, subject to a minimum of \$5,000

Pre 1935 building risks in all Regions:

This applies where the building was constructed prior to 1935, or where the contents / stock is located in any building constructed prior to 1935.

- 10% of the Location Sum Insured, subject to a minimum of \$10,000

The Natural Disaster Excess applies to the combined Material Damage and Business Interruption loss from any one event at each Common Location. Where the Insured Property is residential property covered by EQC, the amount of the Natural Disaster excess is reduced by the amount of the payment from EQC.

Location Sum Insured - For the application of the Natural Disaster Excess this means the total Insured Property Sum Insured at each Common Location.

Common Location – means a common physical location where the Insured Property is linked to achieve a common business purpose at that location.

Business Interruption Protection

Covering loss of profit and additional costs caused by loss or damage to contents for which there is a claim payable under the Business Assets and/or Natural Disaster section of the policy.

Gross Profit, Wages, Additional Increased Cost of Working, Book Debts and Claim Preparation Costs.

Limit of Indemnity up to\$1,000,000

Extensions

Earthquake Cover.....	Included
12 Month Indemnity Period.....	Included
Prevention of Access - Limit 10%.....	Included
Customers and Suppliers Premises - Limit 10%.....	Included
Public Utilities - Limit 10%.....	Included
New Business Clause.....	Included
Health Closure - Limit 10% 7 Day Excess.....	Included
Murder, Suicide and Criminal Act Closure - Limit 10%.....	Included

Excess: \$250 except natural disaster: as per material damage natural disaster excess

Public Liability (Broadform)

Covering all amounts which the insured shall become legally liable to pay as compensation in respect of personal injury or property damage caused by an occurrence happening during the period of insurance and arising from the business insured.

Limit of Indemnity.....\$10,000,000

Extensions

Products Liability.....	\$10,000,000
Punitive and Exemplary Damages (Bodily Injury).....	\$1,000,000
Landlord's and/or Tenant's Liability.....	\$2,000,000
Property in Care, Custody or Control.....	\$250,000
Vehicle and Watercraft Service and Repair.....	\$250,000
Forest and Rural Fires Act.....	\$250,000
Mobile Mechanical Plant.....	\$2,000,000

Excess: \$250 All Claims other than:

- Punitive & Exemplary damages (Bodily Injury) \$1,000
- Property in Care, Custody or Control \$1,000
- Vehicle & Watercraft Service & Repair \$1,000

Statutory Liability (all insurable Acts)

Covering the insured for defence costs and penalties (except Health & Safety in Employment Act 1992) arising out of an unintentional breach of an insured statutory act or regulation.

Limit of Indemnity - any one claim and in the aggregate.....\$500,000

Excess: \$500

Employer's Liability

Covering all claims for damages and all defence costs which the insured shall become legally liable to pay as a result of any employee of the insured sustaining personal injury arising out of, or in the course of, their employment.

Limit of Indemnity - any one claim and in the aggregate.....\$500,000

Excess: \$500

Retroactive Date (Applicable to all Liability Covers)Inception

Employee Fraud

Limit of Indemnity - any one loss and in the aggregate.....\$100,000

Excess: \$5,000