

## What Our Liability Policies Cover

- ✓ Legal defence costs and investigation expenses
- ✓ Court awards and settlements
- ✓ Compensation for injury or property damage
- ✓ Product-related claims
- ✓ Negligence and professional errors (PI policies)
- ✓ Worldwide jurisdiction etc...etc...



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### To Find Out More:

 **Call:** +675 799 99 299

 **Email:** [support@liberty.com.pg](mailto:support@liberty.com.pg)

 **Website:** [www.liberty.com.pg](http://www.liberty.com.pg)

7<sup>th</sup> Floor, MRDC Haus, Musgrave St., Champion Parade,  
Port Moresby, NCD, PO Box 2008, Papua New Guinea

**Liberty**

**Assurance**

**Covers You Right Through**

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# LIBERTY LIABILITY SHIELD

“Protect Your Business with  
Confidence”



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**Comprehensive  
Liability Insurance Solutions**

Running a business means taking responsibility - for your people, your customers, and the public. Unexpected accidents, legal claims, or professional mistakes can lead to costly lawsuits and reputational damage.

Liberty Assurance Liability Shield protects your business against financial loss arising from third-party claims, legal defence costs, and compensation awards - so you can operate with peace of mind

### **Why Liability Insurance Matters**

A single incident can threaten years of hard work.

Liability claims may arise from:

- Injury to customers or members of the public
- Damage to third-party property
- Professional advice or services
- Workplace accidents
- Product defects etc...

### **Who Needs Liability Insurance?**

If your business interacts with customers, clients, suppliers, employees, or the public - you need liability protection.

### **Our Liability Insurance Solutions**

We offer tailored coverage for businesses and industries of all sizes.

#### **◆ Public Liability Insurance**

Protects against legal liability for bodily injury or property damage suffered by third parties arising from your operations.

Ideal for: Retailers, contractors, hospitality businesses, offices, property owners.

#### **◆ Product Liability Insurance**

Covers claims resulting from goods you manufacture, supply, or distribute after they leave your control.

Ideal for: Importers, wholesalers, manufacturers, retailers.

#### **◆ Employers' Liability / Workers Liability**

Provides cover for legal claims by employees for workplace injuries

Ideal for: All employers.

#### **◆ Professional Indemnity Insurance**

Protects professionals against claims arising from errors, omissions, or negligent advice.

Ideal for: Consultants, Engineers, Accountants, Architects, IT Firms, Trainers, Advisors etc.

#### **◆ Contractors' Legal Liability**

Covers third-party injury or property damage arising from construction and project works.

Ideal for: Builders, civil contractors, project owners.

**NB:** Subject to Terms and Conditions. Please refer to the policy schedule and policy wording for full details