

Employer Insurance

You have purchased the Employer Protection & Support Package.

Manawanui is pleased to be in a position to offer our clients access to employment insurance at significantly lower rates than they would be able to obtain individually.

If you are engaging support workers as self-employed contractors you may wish to explore other options for managing the risk of contractual disagreements.

Policy options

Option 1

Employment Disputes Insurance provides protection to employers for personal grievance actions taken by employees and prospective employees as a result of unjustified dismissal, discrimination or other disadvantage.

and

Employers Liability Insurance steps in to defend you and your business against civil actions by employees alleging workplace illnesses or injuries not covered by ACC.

Option 2

Employment Disputes Insurance provides protection to employers for personal grievance actions taken by employees and prospective employees as a result of unjustified dismissal, discrimination or other disadvantage.

The policy is renewed annually. You will be charged a prorated premium from the time you join. This means you won't pay for a full year if your cover begins part way through the current period of cover.

Applications

Please complete the insurance application form and email to info@incharge.org.nz. Once your application has been processed you will receive the relevant policy wording and schedule(s) from our brokers, Marsh Ltd.

On receiving your policy and schedule(s) please read carefully through all the documents provided and pay particular attention to the sections relating to the conditions and notification of claims.

Making a claim

In the event you find yourself in an employment problem you must contact us as soon as possible. In most cases when there are issues in an employment relationship, a simple solution can be reached through good communication and good faith between the parties. However, sometimes matters become more serious and at those times it is important that employers work through a careful and considered process.

The sooner we are able to notify our broker of your situation the more likely it is your claim will be successful.

Related documents:

- QBE Employers Liability policy wordings
- QBE Employers Liability schedule
- Employment Disputes policy wordings
- Employment Disputes schedule
- Insurance application form