



**You finance your business.**

**We finance your legal battles.**

Being held legally responsible for third party claims can financially cripple a company, destroying everything you have built up. We understand that even when your business is faultlessly following best business practice, things can go wrong – from incidents that occur at your premises to product liabilities that occur outside of them. iTOO's Broadform Liability is designed by our experts to safeguard your many years of hard work and new ventures.

You can get down to business, knowing you've got an expert covering you.

### **Why get your Broadform Liability covered by iTOO?**

Expertise that defines our business. Service excellence that redefines it. From a single claim to a large products liability resulting in multitudes of claims, our Broadform Liability offers protection from an injury or damage

- Sustained by third parties when visiting your premises,
- Arising from the activities that you perform as a business,
- Caused by the products you provide, or
- As a result of the work or services you perform.

You're in the hands of an expert. You can always be assured of professionalism, quick turn around times and world-class technical knowledge. We'll keep you in the loop every step of the way.

## **An epic partner in specialty insurance.**

At iTOO we're experts who are willing to see things differently, never simply following, but creating a unique path to lead you to the best solution.

With iTOO Broadform Liability you have instant access to South Africa's best legal experts fighting your battle for you.

### **Policy Triggers**

**01. PROPERTY DAMAGE & BODILY INJURY**

**02. DEFECTIVE WORKMANSHIP**

**03. SUDDEN & UNEXPECTED POLLUTION DAMAGE**

**04. SPREAD OF FIRE**

**05. HARMFUL PRODUCTS MANUFACTURED, SUPPLIED OR DISTRIBUTED**

**06. NEGLIGENT PRODUCT-RELATED ADVICE**

\*to name a few

### **iTOO's Liability Product Offering:**

- Broadform Liability
- Property Liability
- Schools Liability
- Security Liability
- Contractors Liability
- Recall Expenses

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.

**BROADFORM  
LIABILITY**