



# Leading-edge insurance designed specifically for heavy machinery

TLC Insurance is dedicated to providing innovative and specialised insurance cover for heavy machinery owners and operators in New Zealand. We work with our long term clients and broking partners to provide value-added insurance cover, supported by the highest quality claims and service.

## Top 5 priorities for TLC Insurance:

- + Claims Turnaround Time
- + Product Range and Product Innovation
- + New Business Turnaround Time
- + Key People with Expertise and Experience
- + Premium Stability



**TLC**  
insurance

A 360 Group Company

# Our People

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## STACEY LEIGH

Claims Specialist



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# Features & Benefits

## Tracks & Treads Turbo<sup>o</sup>

- + **Agreed Value**  
If a claim valuation is within 20% of agreed value (i.e. greater than 80% of the agreed value), we pay the agreed value. If it's below 80% of the agreed value, we pay market value plus 20%.
- + **Consequential Loss**  
We pick up the bill for consequential loss so you can get on with business.
- + **Accidental Death**  
This extension is included as part of the Turbo package. It includes up to \$100,000 cover as an accidental death benefit, plus \$10,000 in funeral costs.
- + **Gold Standard Claims**  
TLC Insurance has in house claims authority and provides the best claims outcome. We provide fast claim turnaround times, mutually agreed loss adjustors and specialist claims personnel.

## On Road<sup>o</sup> Plus

- + **Agreed Value**  
If a claim valuation is within 20% of agreed value (i.e. greater than 80% of the agreed value), we pay the agreed value. If it's below 80% of the agreed value, we pay market value plus 20%.
- + **Windscreen Excess**  
For all On Road policies there is a NIL excess for all windscreen claims.
- + **Gold Standard Claims**  
TLC Insurance has in house claims authority and provides the best claims outcome. We provide fast claim turnaround times, mutually agreed loss adjustors and specialist claims personnel.

## Safety Net<sup>o</sup>

- + **Value Cover Levels**

Public Liability*	\$2m
Employer's Liability	\$1m
Statutory Liability	\$1m
- + **Crime Liability**  
Up to \$50,000 in Crime Liability.
- + **Directors & Officers Liability\***  
Up to \$250,000 in Directors & Officers Liability.
- + **Lawsafe**  
Up to \$100,000 in Lawsafe.
- + **Consequential Loss**  
Up to \$100,000 in Consequential Loss.
- + **Third Party Internet Liability**  
Up to \$50,000 in Third Party Internet Liability.
- + **Defence Costs**  
Up to \$250,000 in Defence Costs.
- + **Optional extensions are available**

\* Higher Limits are available

**DISCLAIMER.** The information contained in this document is intended as a guide only and does not take into account any individual circumstances. These features and benefits are provided under the TLC Insurance Limited Policy Wordings. Before deciding to purchase any of these insurance products you should consider the Policy Wording. TLC Insurance Limited trading as TLC Insurance.



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