

### Contract Works

This product is designed to provide you financial security for projects in the areas such as building construction and civil engineering, and provides cover in respect of the works being carried out. Inspac offers two types of covers:

#### 1. Material Damage under Section 1

Covers loss or damage to the actual work being done and often includes tools and equipment.

#### 2. Legal Liability under Section 2

Covers liability for third party injury and death or damage to third party property.

You can choose to include or remove Legal Liability depending on the type of work being carried out.



### Workers Compensation

This product is designed to cover your liability to pay compensation for personal injury to your employees ONLY during their course of duty.



### Public & Products Liability

This product is designed to cover your liability to pay compensation for personal injury and/or property damage to third parties where the liability arises from your business activities, including goods sold or supplied by you.



### General Property

If you're a contractor or run your own small -to-medium sized business and you carry work tools or portable equipment (e.g. laptop, mobile phone, and surveying equipment) between your place of residence and client sites for business, you need General Property Insurance.

We offer two types of covers:

#### 1. Accidental Damage

This product is designed to cover you for loss or damage to your business goods and contents as well as portable equipment that you carry away from your business premises.

#### 2. Restricted Cover (Collision or Overturning and Flood only)

Cover will only be restricted to collision or overturning of the vehicle carrying your business goods and contents as well as portable equipment and Flood.



### Engineering/ Machinery Break down

This product is designed to cover loss or damage to all kinds of accidental, electrical and mechanical breakdowns of your machinery and mechanical equipment.



**For more information about our products and your insurance requirements or if you wish to purchase any of these products, please contact:**

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# Inspac (PNG) Limited

*"We Care"*

## Product Information



## Introduction

Inspac (PNG) Limited is a wholly owned Papua New Guinean company incorporated in July 2005. The name "Inspac" is Insurance Pacific in abbreviated form, and is our registered trading name.

Having satisfied all the requirements of the Office of Insurance Commissioner, Inspac was granted a "General Insurers License" with effect from the 1<sup>st</sup> December 2006.

We are licensed to provide all classes of general insurance; however we do not offer life and medical insurance products.

We offer personal & commercial insurance solutions for Property; General risks; Engineering; Liability; and Other risks.

We have the capacity to support the financial risks of a wide range of clientele from small to medium enterprises, public sector enterprises & organizations, affinity groups and of course personal line business.

Our rates are very competitive and the selection of insurance products is specifically tailored to meet your insurance requirements.

Our foremost priority is to provide excellent and quality customer service to guarantee your **"Peace of Mind"**.

## Products

We can help you understand how to financially take care of yourself and your business, by making it clear and easy for you to select the right personal and commercial insurance plan from the benefits and options available.

## Personal Lines Insurance

### Home and Contents

This product is designed to cover you for loss or damage to your Home building and Contents. You can choose to take out Home building cover only, Contents cover only, or a combined Home building and Contents cover. For an extra premium, you can choose to cover personal and portable effects away from the home as well.



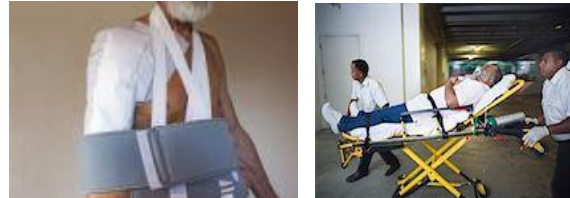
### Private Motor Vehicle

This product is designed to cover you for loss or damage to your Private/ Personal vehicle and also liability for personal injury to or property damage of third parties.



### Personal Accident

This product is designed to cover you for Accident and Sickness. It also covers loss of income and other selected benefits resulting from death by accident or permanent/temporary disablement caused by an accident or illness. You can choose to take out the Accident cover only or a combined Accident and Sickness cover.



## Commercial Lines Insurance

### Commercial Motor Vehicle

This product is designed to cover you for loss or damage to your commercial vehicle and also liability for personal injury to or property damage of third parties.



### Fire & Perils

This product is designed to cover you for loss or damage to your property caused by fire and named perils. It is a specialized form of insurance beyond Home & Contents insurance, and is designed to also cover the cost of replacement, reconstruction or repair beyond what is covered by the property insurance policy. Homeowners and property owners may consider this product in addition to Home & Contents insurance if the property contains valuable items and there is commercial activities taking place at the property.



### Industrial Special Risks

This product is designed to cover your commercial and industrial property from loss or damage as well as financial loss arising from the consequent interruption to your business.



## Contractors Plant & Equipment

This product is designed to cover you for loss or damage to your plant and equipment as well as legal liability to pay compensation for personal injury and loss/damage to property of third parties. If you're in the building construction and road works business, this product is for you.



## Commercial Package

This product is designed for small-to-medium sized businesses and comprises several separate products namely Fire & Perils, General Property, Liability and Burglary required by commercial enterprises. You are free to select the products that are relevant to your enterprise insurance needs, and to omit products that you do not need.

## Contractors All Risks

If you are a contractor, especially in the area of building construction, this product is for you. This product is designed to cover you for damage to property, such as damage to buildings and other structures being constructed or to the existing building in which the construction is being carried out. It also covers liability for third party injury and death or damage to third party property. This product is usually taken out in joint names of the contractor and the employer.

