
MJ Cover

MJ Cover Plus is a purpose built insurance facility
exclusively for Master Joiners Incorporated





MJ Cover Plus was designed solely and exclusively for members of the Master Joiners Incorporated to ensure that your unique risk profile is covered in one overall insurance package with a competitive premium



MJ Cover Plus provides several industry specific coverage enhancements, some of which are summarised below:

Material Damage

The physical assets of your business and your work in progress

Stock cover is enhanced to cover Work in Progress, Finished Goods, Property Held in Custody, Care & Control when not otherwise insured, and Stock delivered and installed but where ownership has not passed, when not otherwise insured.

Special additions available for:

- Customers goods
- Transit of finished products
- Company tools anywhere in NZ
- Employees tools and personal effects
- Mechanical breakdown of machinery

Business Interruption

Loss of insurable Gross Profit or Extra Costs incurred which arise as a result of an interruption to your business - following a claim on your Material Damage Insurance policy.

Floating limits of cover available for multiple locations

Cover commences following the date of interruption and note the date of loss

Public Liability

Protects your legal liability to pay damages to other people who have suffered personal injury or property damage as a result of your business activities.

Automatic faulty workmanship extension

Statutory Liability

Cover for your legal defence if you are prosecuted for an unintentional breach of an insured Act of Parliament. Includes cover for private prosecutions.

Employers Liability

If your employees suffer an injury that is not covered under ACC, they are able to bring a case against you under Common Law. This insurance provides for defence costs and any settlement arising from such cases.

The above standalone lines of liability insurance can be extended to a Management Liability Product which includes several other policy types including Employment Disputes and, Directors and Officers Liability.

Premium Savings

Based on insurance premium comparisons conducted October 2024, the MJ Cover Plus Insurance programme was found on average to be **25% less** than the market standard, whilst not sacrificing on the protection being provided.

About Clarity Insurance Brokers

Since 1992, our staff has established a significant presence in the commercial and schemes markets, managing over \$70 million in gross written premiums.

This includes the development of over 170 bespoke schemes across a range of sectors, including real estate, owner drivers, telco, pleasure craft, marinas, trade sectors, builders, landlords, property managers and bodies corporate.

We are not just any broker. Our clients work with us because we are the best at what we do. We're more than just an insurance brokerage, we're your partner in success.

Contact:

Chris Bull
021 245 8814
chris@clarityinsurance.co.nz

Jason Harkness
021 502221
jason@clarityinsurance.co.nz

Finn Judson
021 539479
finn@clarityinsurance.co.nz