

On the road?

You need cover to count on.

If your job involves being on the move or working outside, then chances are you'll be carrying tools or equipment with you. It could be something small and simple – like a smartphone or a toolbox – or something large and complex like scaffolding or surveying equipment.

You might think getting insurance cover for mobile equipment could be tricky because the risks of loss, theft and accidental damage are that much higher when you're on the road. However, Cii Insurance is happy to recommend Protecsure property insurance to those needing cover for their tools of trade because it's straightforward and comprehensive.

Protecsure stands out from the competition because it offers total replacement cover and the choice of a low excess (from as little as \$100). And, there are no fishhooks in the fine print. You won't be caught out with nasty surprises – like having your claim declined because the item is more than two years old or because you were away from your company premises for more than a short time.

You'd be surprised by the variety of equipment that's eligible for mobile cover. Professionals as

diverse as surveyors, photographers, doctors, vets, musicians, contractors and tradies can insure their gear, as can divers, DJs, caterers, horse riders, farmers, scaffolders and coffee cart owners. And that's not an exhaustive list. Those using mobile electronic equipment (laptops, phones, tablets, etc) in the course of their work are also covered. You can even insure bouncy castles, Portalooos and night-sight goggles!

Although the cover varies depending on the type of equipment, most categories are covered for theft and accidental loss or damage. Equipment is covered New Zealand-wide (and for 28 days worldwide) and replacement is new for old.

Just ask Cii Insurance what the policy terms and conditions are for the type of equipment you need to insure and they will explain exactly what cover is available. They'll make sure you understand the ins and outs so there are no surprises later on.

No matter how careful you are, bad luck can't always be avoided. Don't let your business grind to a halt because your mobile equipment isn't insured. Call Cii today to keep your show on the road.

Contact us on (03) 474-5519 or email enquiries@ciigroup.co.nz.

