

GENERAL LIABILITY INSURANCE

WHAT IS A GENERAL LIABILITY INSURANCE?

THE RISKS

The potential for a minor mishap to result in a major insurance claim has never been greater than in today's litigation-driven society. No matter how stringent the measures put in place to protect staff and the general public, companies are exposed on a vast array of fronts. Even an incident such as an employee slipping on a wet floor, or a member of the public tripping on an exposed cable can give rise to a lawsuit.

As increasingly high profile cases serve to whet the public's appetite for litigation even further, companies must ensure they have specialist insurance cover in place or face the very real danger of a financially crippling claim.

THE SOLUTION

A commercial General Liability policy is one of the most effective forms of coverage for any company in the event of a lawsuit. Designed specifically to protect the financial assets of an organisation in such an event, the policy is an essential weapon in your risk management armoury. As a specialist liability broker, Howden offers its clients expertise in General Liability. Our experienced and dedicated team works closely with each client to ensure a solution tailored to the specific demands of their business.

Operating on a global basis, our General Liability division are experts in providing service to a wide range of companies. Our expertise covers a broad spectrum of high risk industries, including:

- Pharmaceutical
- Automotive
- Food and drink
- Energy
- Agriculture
- Chemical
- Construction
- Large event venues

THE COVER

Each client must have complete confidence in their broker's ability to meet their insurance coverage needs. At Howden, we do not accept compromise. If we are not 100% confident that an insurer-designed product meets your needs, we will build one that does.

Every General Liability policy is tailored to meet the particular requirements of the business, sector, and territory of each client. Working hand-in-hand with every company to ensure the policy is bespoke to their unique risk environment, our team can expertly combine an array of products to achieve comprehensive coverage.

These products may include but not limited to the following:

- Public Liability
- Employers Liability
- Product Liability
- Environmental Pollution Liability
- Automobile Liability
- Personal Liability

OUR CLAIMS TEAM

Howden understands that the role of a good broker is much more than simply designing the right insurance product and placing it at a keen price. We also offer our clients an in-house claims management team, experienced in handling large claims. While no one wants to envisage a lawsuit which could result in a claim, with Howden's experts on your team you can be sure of having the very best people working to get your claim paid.

Who We Are And What We Do

PT. Howden Insurance Brokers Indonesia is part of the Howden Broking Group. We are able to offer our customers a truly global reach in expertise and know-how supported by over 300 colleagues in the region and 1500 around the world.

Through our worldwide network of Howden Broking Group, we have available a depth and diversity of experience that is unmatched by others. Our global outlook and worldwide alliances with international insurers and Lloyds of London enables us to combine local knowledge with international perspective.

As an independent broker, we are free to source and select the best possible solutions for your particular needs.

Our office in Jakarta can service all areas of the Indonesian Archipelago.

We assist our clients with the design, negotiation and implementation of the most effective and competitive insurance coverage available. Unlike insurance company sales staff, Howden only acts on behalf of our clients. In case of a claim, our dedicated claims executives will assist you in the management and negotiation of your claim to ensure that the settlement is expedient, fair and in accordance with the applicable insurance coverage.

How May We Serve You

As an integral part of Asian life, rice is both a daily essential and a sign of wealth. Like your assets, it has to be cultivated, nurtured and harvested. Protecting what is most important to you becomes a crucial task.

PT. Howden Insurance Brokers Indonesia invites you to consider a partnership that would work to your greatest advantage.

CONTACT US

For more information and an initial discussion free of charge to find out how Howden can help you. We look forward to the pleasure of serving you.

PT. Howden Insurance Brokers Indonesia

Millennium Centennial Center, 33rd Floor,
Jl. Jend Sudirman Kav.25,
Jakarta 12920, Indonesia
Tel: +62 21 2939 4900
Fax: +62 21 2939 4999
general@id.howdengroup.com

howdengroup.com
howdenindonesia.com