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| **STATUTORY LIABILITY INSURANCE (Chubb Insurance New Zealand Ltd)**  **Who is Insured**  Lions Multiple District 202 NZ including any Lions, Lioness and Leo or associated clubs and Charitable Trusts.  **Covering**  Defence costs and liability for financial penalties arising out of alleged unintentional breaches of New Zealand statutes.  **Territorial and Jurisdiction Limit**  New Zealand only  **Insured Legislative Acts covers**  All New Zealand legislative Acts except those excluded by the policy – the Insured Acts are typically Acts such as the Building Act, Fair Trading Act, Resource Management Act, Privacy Act, Consumer Guarantees Act, Health & Safety in Employment Act.  With effect from 5 May 2003 the Government passed legislation that prohibited insuring fines and penalties for breaching the Health & Safety in Employment Act. The insurance policy still covers legal defence costs and reparation payments as a result of this Act.  **Limit of Indemnity**  $500,000 any one claim and in the annual aggregate  **Deductible**  $500 each and every claim |